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AUTHOR	Albright, Jean: And Others
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ABSTRACT

Designed to utilize an infusion technique, this guide to career options for teenage parents contains eleven learning units: (1) Values Assessment Related to Careers; (2) Decision Making for the Pregnant Teenager; (3) Skills Assessment for Employment Options; (4) Decision Making Applied to Careers; (5) Creating a Job Interview File; (6) Basic Spanish for Health Careers; (7) Budgets for Young Adults; (8) The Economic Relationship Between Jobs and Housing for the Young Adult; (9) Survival Skills I: Transportation, Budget, and Apartments; (10) Survival Skills II: Insurance, Child Care, and Home Security; and (11) Survival Skills III: Credit Use and Abuse. Each unit is divided into two basic sections. The first section, Guidelines for Use of Unit, provides a rationale, unit objectives, suggestions for possible integration with related subjects and counseling activities, special teacher instructions, resources, and student performance objectives. The main body of each unit is laid out in columns. Reading from left to right the columns are concept, code numbers, instructional strategies/learning activities, resources/materials, and evaluation activities. Supplemental resources/materials (exhibits) are included at the end of each unit. (LRA)

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CAREER OPTIONS FOR TEENAGE PARENTS LEARNING UNITS
A VEA SUBPART 3 PROJECT

The Career Options for Teenage Parents Learning Units have been developed by the staff of the Orange Unified School District, by direction of the Board of Education, and the leadership of Superintendent Donald W. Ingwerson.

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The dynamic changes in our social structure demand innovative solutions to the special needs of individuals in an increasingly technological and urban society. The educational programs of today must meet this challenge and yet continue to provide the vital factors of education. Virginia Gildersleeve, dean emeritus of Barnard College, enumerated these vital things in her autobiography in this way:

> "The ability to think straight, some knowledge of the past, some vision of the future, some skill to do useful service, some urge to fit that service into the well-being of the community--these are the most vital things education must try to produce...."

The Career Options for Teenage Parents Program has sought to produce these results within a framework tailored to the special needs of teenagers who are parents.

Since it is necessary for teenage parents to assume an adult role early in life, the learning units of this program are designed to teach the young adult decision making skills. In facing the realities of the situation, one's ultimate career goals must be defined. Interdisciplinary learning units provide goal setting and career seeking skills for this purpose.

The pregnant teenager requires knowledge of and access to support systems which are available within the community. Specific skills for community life are delineated in many of the units. The successful person who meets the demands of modern life will be self-sufficient and function as a contributing member of society. In this societal relationship, special attention has been given in the units for the fostering of a positive self-concept and eliminating sexual stereotypes.

These units were developed to be used individually when infused into the curriculum, or they may be taken as a complete program. Although the units have multiple activities and many options, their effectiveness may be expanded and the individual needs of each classroom met by modification or addition which may be initiated by the classroom teacher. The design of the subject content in the form of infusion units makes this a very flexible program.

A special thanks must be given to those who have worked so earnestly in developing and writing these materials, so that they may be shared with other colleagues throughout the nation.

Jack Sappington, Ph. D.
Administrative Assistant to the Superintendent
Orange Unified School District
July, 1979

PREFACE

This book is a collection of units developed by the Career Options for Teenage Parents Project staff and teachers of the Orange Unified School District to be used primarily for the Teenage Parent Classes. Incorporated are infusion units specifically designed for use in the regular curriculum. Special attention has been given to creating a greater awareness of women's equity. Each unit is an individual teaching tool that may be used in its entirety or selected as an individual activity.

ACKNOWLEDGMENTS

PROJECT DIRECTOR
Don Isbell
Orange Unified School District

CAREER OPTIONS STAFF

Patricia Casey, Counselor
Betty Ciaccio, Counselor
Kay Hachten, Video Director
Anita Krapes, Community Liaison Aide
Nita Nation, Secretary
Debbie Hlastala, Typist

DISTRICT PROJECT EVALUATOR
Vergil Hettick, Ph. D.

EDITOR
Anne Pearson

PROJECT WRITERS AND DEVELOPERS

Jean Albright
Rae Bjerum
Virginia Brady
Nick Buford Ph. D.
Patricia Casey
Betty Ciaccio
Kathryn Deadrick
Kay Hachten
Ferdinand Ides
Cliff Ishigaki
Gail Lambert
Leslie Ravin
Michael Sayward
Anne Schrader
Don Smith
Paul Todd

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LEARNING UNITS

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HOW TO UTILIZE THE CAREER OPTIONS LEARNING UNITS

The Career Options Learning Units utilize an "infusion" technique. This method combines subject matter concepts being taught in the ordinary day-to-day curriculum, with the Career Options for Teenage Parents and Women's Equity Concepts. Infusion does not demand that subjects in the schools such as math, science and social studies be subordinated, but rather it reinforces the subject matter being taught by making it more relevant to student needs.

Each unit follows a consistent format. Under the heading of "Guidelines for Use of Unit" section, the user will find: a rationale which describes the reason why it is important for teaching the material; unit objectives which describe the expected outcome for the student at the end of unit; possible integration of the unit with other related subjects; special instructions to the user of the unit which makes the user aware of any necessary preparations or special arrangements which might be necessary to implement the unit; a listing of resource materials such as books, films, videotapes, and filmstrips, for use with the respective learning activities within the unit.

The guidelines section is followed by student performance objectives which measure the interim steps leading to the student's achievement of the unit objectives. Moreover, each student performance objective is coded to reflect its respective relationship to a unit objective. The main body of each unit is laid out in columns. Reading from left to right the user will find a "Concept" section which explains the concepts to be taught in the unit. In the center column, "Instructional Strategies/Learning Activities:, the user will find activities that convey the concepts to the students. Moreover, each learning activity is coded to its appropriate student performance objective. In the next column, "Resources/Material", the user can easily see what materials are necessary to implement the corresponding learning activities in the classroom. It is in this column also that the user will find various Exhibits that can be easily replicated for student use when assigned specific learning activities. The last column at the extreme right provides a ready reminder of the importance of evaluating each student performance objective within the unit.

The infusion technique can make curriculum relevant, exciting and rewarding for all the students, especially when teachers conscientiously make the Career Options/Women's Equity Concepts the basis of their total instructional program.

GRAPHIC ILLUSTRATION OF A SAMPLE UNIT

The unit "Survival Skills II: Insurance, Child Care and Home Security" has been used for this illustration. The following information is designed as an aid to the teacher in utilizing the parts of the units.

Time needed for instruction:
Ten--50 Minute class Periods

Suggested Grade Level — 9-12

Subject Area for Infusion of Activities
- Pregnant Minor Program
- Health
- Social Studies
- Home Economics

---OBJECTIVE: Recognize and define basic insurance vocabulary words.

ACTIVITY: Class discussion of insurance. Complete Exhibit B.

---OBJECTIVE: Projection of insurance needs based on desired life style five years in the future.

OBJECTIVES

ACTIVITY: Guest speaker from an insurance agency regarding personal insurance needs.

ACTIVITY: List goals and describe life style five years from the present.

ACTIVITY: Formulate an insurance program based on five year goals and projected life style.

Record on Activity Progress Evaluation Checklist

---OBJECTIVE: Describe the child care options available in the community in terms of cost, scope and facility.

ACTIVITY: Student list of the names, addresses and telephone numbers of the day care facilities.

---OBJECTIVE: Judge the child care options available in the community in terms of cost, scope and facility.

OBJECTIVES

ACTIVITY: Visit three different facilities and rate the facility in terms given on Exhibit E.

---OBJECTIVE: List personal security needs as dictated by the student's personal home environment.

ACTIVITY: Representative local law enforcement speaker on home security. Use Exhibit F.

ADMINISTER POST TEST, Exhibit G. — **TEACHER EVALUATION**

TITLE: VALUES ASSESSMENT RELATED TO CAREERS
BY: Tricia Casey
Leslie Ravin
Michael Sayward
Paul Todd
TIME: Five - 50 Minute Periods

GRADE LEVELS: 9-12
SUBJECT AREAS:
Language Arts
Social Studies

GUIDELINES FOR USE OF UNIT

RATIONALE: The student should be aware of personal values when determining career options.

GOALS: The student will recognize personal values and relate them to career opportunities.

UNIT OBJECTIVES: (Detailed in Student Performance Objectives.) At the end of the unit the students will be able to:

1.0 List their values as they apply to career opportunities.

2.0 Will match their values with potential career opportunities.

POSSIBLE INTEGRATION WITH RELATED SUBJECTS AND COUNSELING ACTIVITIES: This unit could be easily adapted as a one week unit in any one of the subject areas listed: Language Arts, Social Studies. It will also be beneficial to school counselors.

SPECIAL INSTRUCTIONS TO THE TEACHER: For the purpose of this unit, "values" should be defined as "beliefs" or "behaviors" that are important to a person. "Value" should not be used in reference to the cost or price of something. In this unit when referring to things which are important to a person, "values," does not mean "getting drunk at a party" or going to the beach. As used in this unit, "values" refers to concepts such as prestige, honesty, or making and saving a lot of money. The teacher should be certain that the students keep this in mind during the discussion. The students should understand that because these are personal values, they may be different for each student. The "Job-O," "Cops" and "Matching Personal and Job Characteristics" are assessment tools used at the secondary level. These give the student an idea of what types of jobs relate to specific skills, interests and values. Each of these tests can be self-administered in one 50 minute class period. Students with lower reading ability may require additional time. If none of these tools are available, the teacher may conduct an exercise with the class as outlined in S.P.O. 2.1.1.

RESOURCES:

1. Paper, pencil
2. Job-O, a survey of how interests, skills and values relate to specific occupation.
   Career Materials, P.O. Box 4, Belmont, CA 94002
3. "Cops," California Occupational Preference System Inventory , by Robert R. Knapp and Lila Knapp, 1974
   Edits, San Diego, CA 92107.
4. Kuder General Interest Survey by Frederic Kuder, 1963, SRA, Inc., 259 E. Erie St., Chicago, Ill.
   60611
5. Matching Personal and Job Characteristics US Dept. of Labor, Consumer Information Center
   Pueblo, Colo. 81009.
6. Teacher reference material: (Books)
   a. Figler, Howard E., PATH: A Career Workbook for Liberal Arts Students; Carroll Press Pub; Cranston, RI, 1975
   b. Bolles, Richard N., What Color Is Your Parachute?; Ten Speed Press, Berkeley, CA, 1978

STUDENT PERFORMANCE OBJECTIVES: During or at the end of the unit, the student will be able to:

1.1 Define the term "personal value," and "career opportunities."

1.2 List those personal values which should be considered in choosing a career.

2.1 State some occupations in which each personal value would be realized.

2.2 State the occupation that meets the greatest number of personal values.

CONCEPT	CODE	INSTRUCTIONAL STRATEGIES/ LEARNING ACTIVITIES	RESOURCES/ MATERIALS	EVALUATION
The terms "personal value" and "career opportunities" must be clearly understood.	1.1.1	Have students discuss the ideas of personal value as related to career opportunities.	See "Special Instructions to the Teacher" 1.1.1	Teacher checks list for completion of class discussion of personal values. Exhibit E
	1.2.1	Have students complete Exhibit A, "Ways To Work With People."	Exhibit A "Ways to Work With People"	Teacher checks list (Exhibit E) for completion of Exhibit A "Ways to Work With People".
	1.2.2	Have students complete Exhibit B "Contributions to Improving My Community."	Exhibit B "Contributions to Improving My Community"	Teacher checks list (Exhibit E) for completion of Exhibit B. "Contributions to Improving My Community."
	1.2.3	Using Exhibit B, have students complete Exhibit C "Traditional American Values."	Exhibit B Exhibit C "Traditional American Values"	Teacher checks list (Exhibit E) for completion of Exhibit C "Traditional American Values."
	1.2.4	Have students complete Exhibit D "Personal Values Auction."	Exhibit D "Personal Values Auction" Chalk & Chalkboard	Teacher checks list (Exhibit E) for completion of Exhibit D "Personal Values Auction"
	1.2.5	Have students list on a sheet of paper between 15-25 personal values selected from Exhibit A "Ways to Work With People" and Exhibit C "Traditional American Values."	Paper Pencil Exhibit A Exhibit C	Teacher checks list (Exhibit E) for completion of students list of 15-25 personal values.

CONCEPT	CODE	INSTRUCTIONAL STRATEGIES/ LEARNING ACTIVITIES	RESOURCES/ MATERIALS	EVALUATION
Students need to see how their personal values relate to their occupational choices.	2.1.1	Have students complete an activity designed to identify their preferred occupational choices.	This can be done by using any of the following instruments: JOB-O COPS Kuder Interest Survey Matching Personal and Job Characteristics Note: If none of these instruments is available, the teacher can lead a student exercise developing such ideas. Compile a list of occupations from class suggestions. Have the students select the 5 which are most appealing to them. See special teacher instructions 2.1.1. Pencil Chalkboard Paper	Student checks

CONCEPT	CODE	INSTRUCTIONAL STRATEGIES/ LEARNING ACTIVITIES	RESOURCES/ MATERIALS	EVALUATION
	2.1.2	Have the students select five preferred occupations from the above exercise.	Paper Pencil "Job-O" "COPS" "Kuder Interest Survey" Class exercise from occupations listed on blackboard	
	2.1.3	Have the students match their five chosen occupations with the personal values listed in Exhibit C "Traditional American Values."	Paper Pencil List of preferred occupations and personal values from activity 2.1.3	Teacher checks list (Exhibit E) for completions of students list of five preferred occupations matched with personal values.
	2.2.1	Have the students select and list on paper three occupations that meet the greatest number of their personal values from activity 2.1.3	Paper Pencil List of preferred occupations and personal values from activity 2.1.3	Teacher checks list (Exhibit E) for selection of three occupations that meet the greatest number of their personal values. The student now has a list of his/her personal values and specific occupations that encompass these values.

EXHIBIT A

WAYS TO WORK WITH PEOPLE

Since most jobs involve working with people, you will want to give some thought to the ways you might like to work with people. Select the items below which most apply to you.

_____ influencing the attitudes or ideas of others. (Politician, salesman, advertiser, religious leader, lobbyist).

_____ helping people with personal problems. (Doctor, counselor, teacher, clergy).

_____ gathering information about people. (Private investigator, census taker, bank loan officer, credit investigator).

_____ teaching other people skills or information. (Public relations, teacher, drama coach, consultant).

_____ supervising or managing others. (Foreman, administrator, coach, agent).

_____ providing service to others. (Plumber, fireman, teacher, nurse, store clerk, mechanic).

_____ arbitrating between or couseling disagreeing parties. (Labor union mediator, marriage & family counselor, judge, clergy).

_____ arranging social activities for others. (Cruise director, tour leader, travel agent).

_____ understanding people and study their behavior. (Social worker, psychologist, psychiatrist, anthropologist).

From this exercise I can see that I would most like to work with people in the following way(s):

1.____

2.____

3.____

4.____

5.________________Prefer to work alone for the most part.________________

EXHIBIT B

CONTRIBUTIONS TO IMPROVING MY COMMUNITY

There are many ways in which we can make life easier or add meaning to others' lives. Check the things that you would like to do.

I would like to...

a. Clean up the environment. ____
b. Restore economic stability. ____
c. Reduce violence. ____
d. Increase appreciation for the arts. ____
e. Create more interesting jobs for people. ____
f. Invent better products. ____
g. Improve schools and education. ____
h. Develop new energy sources. ____
I Help relieve the world food problem. ____
j. Introduce political reform. ____
k. Teach people to communicate better. ____
l. Build better housing. ____
m. Improve family relationships. ____
n. Reduce unhealthful environmental conditions. ____
o. Expand people's sensitivity to religious ideas. ____
p. Reduce crippling deseases. ____
q. Build better and safer vehicles for transportation. ____
r. Work toward peace. ____
s. Reduce stereotyping due to sex, race or religious affiliation. ____
t. Improve nutritional awareness ____
u. Improve medical care. ____
v. Other____ ____

EXHIBIT C

TRADITIONAL AMERICAN VALUES

Transfer the letters you have chosen from the list in Exhibit B to the letter column below. After filling in the letter, rank your choices by filling in a number in the "rank" column below with #1 being the most important and #7 being the least. You may use letters from exhibit B more than once.

Rank Letter

____ _____get ahead

____ _____be honest

____ _____work hard

____ _____be religious

____ _____be tolerant

____ _____obey the law

____ _____save time

____ _____build things

____ _____be productive

____ _____be independent

____ _____play to win

____ _____pursue happiness

____ _____know your heritage

____ _____find a better way

Rank Letter

____ _____participate in government

____ _____honor one's parents

____ _____be loyal to your country

____ _____accrue goods and wealth

____ _____become educated

____ _____know the right people

____ _____live in the right places

____ _____help your fellow man

____ _____identify with a cause

____ _____take pride in your community

____ _____stand up for what you think is right

____ _____influence other countries to become democratic

____ _____explore new horizons

____ _____live to the fullest

____ _____save money

EXHIBIT D

PERSONAL VALUES AUCTION

Directions to the teacher:

This exercise is done with the whole class. Each student has $5,000.00 and is to allow a certain amount of money not to exceed $1,000.00 for any value that pertains to them. The teacher writes the first value on the board - "Help Others" - and the bidding starts. Students may bid from .01¢ to $1,000.00 for items. The value goes to the highest bidder. Remind students that they may have to readjust their budgets after each bidding should someone out-bid them for a particular value. This would then give the student who lost the bidding more money to bid for other values.

EXHIBIT D

PERSONAL VALUE AUCTION

Welcome to your First Annual Values Auction! You have $5,000.00 to spend on these work values. No more than $1,000.00 may be spent on any one item. Keep in mind that you will be bidding against other members of your group for these items. Budget how you plan to spend your money but remember you may want to redistribute your money when the actual bidding begins.

		My Budget	Top Bid
_____	Help others: Be involved in helping other people in a direct way, either individually or in small groups.	_____	_____
_____	Work with others: Have close working relationships with a group; work as a team toward common goals.	_____	_____
_____	Friendships: Develop close personal relationships with people as a result of my work activities.	_____	_____
_____	Competition: Engage in activities which pit my abilities against others where there are clear win-and-lose outcomes.	_____	_____
_____	Make decisions: Have the power to decide courses of action, policies etc.	_____	_____
_____	Power and influence: Control (entirely or partially) the work activities or destinies of other people or be in a position to change attitudes or opinions of other people.	_____	_____
_____	Tangible achievement: Be able to see some progress or "the fruits of my labor." Have some relatively lasting tangible product.	_____	_____
_____	Meaningful Contribution: Feel that my work efforts go toward improving human beings.	_____	_____
_____	Interest: Be able to apply your major interests to your job.	_____	_____
_____	Control over work environment: Have the opportunity to choose your work surroundings.	_____	_____
_____	Location: Find a place to live which is conducive to my life style and affords me the opportunity to do whatever I enjoy most.	_____	_____
_____	Physical Challenge: Have a job that makes physical demands which I would find rewarding.	_____	_____

EXHIBIT D (Cont.)

		My Budget	Top Bid
_____	Non-traditional: "Notoriety" or other benefits associated with choosing an occupation which is typically stereotyped or racially-stereotyped.	_____	_____
_____	Work under pressure: Work in situations where time pressure is prevalent and/or where the quality of work is critical and/or involving a high pace of activity.	_____	_____
_____	Recognition: Be recognized for the quality of my contribution in some visible or public way.	_____	_____
_____	Excitement/Adventure: Have work duties which frequently involve risk and/or experience a high degree of excitement.	_____	_____
_____	Income: Have a strong likelihood of accumulating large amounts of money or other material gain	_____	_____
_____	Independence: Have work responsibilities in which I can determine my own time schedule and directions, without having to do what others tell me to do and without requiring specific working hours.	_____	_____
_____	Intellectual Challenge: Be stimulated by my job to use my present knowledge to solve problems: search for solutions or engage myself in the pursuit of knowledge, truth and understanding.	_____	_____
_____	Prestige: Be regarded as a person of high status or as one who is an acknowledged "expert" in a given field.	_____	_____
_____	Creativity: Create new ideas, programs, organizational structures or anything else not following a format previously developed by others.	_____	_____
_____	Variety: Have work responsibilities which frequently change in their content and setting.	_____	_____
_____	Stability: Have a work routine and job duties that are largely predictable and not likely to change over a long period of time.	_____	_____
_____	Security: Be assured of keeping my job and a reasonable financial reward.	_____	_____

EXHIBIT D (Cont.)

	My Budget	Top Bid
_____ Leisure: Have a job which allows more time off.	_____	_____
_____ Early entry: Have a job that requires a minimum of education or training.	_____	_____

ACTIVITY PROGRESS EVALUATION (A.P.E)

EXHIBIT E

NAME ______________________

CLASS ______________________

UNIT VALUES ASSESSMENT RELATED TO CAREER

CODE	ACTIVITY	DATE DAY 1	2	3	4	5	6	VERIFICATION OF EVALUATION	EVALUATOR STUDENT AIDE TEACHER
1.1.1	Discuss with your teacher and other members of your class ideas of personal values as related to career opportunities								Teacher and Student
1.2.1	Complete the worksheet "Ways to Work With People" following listed directions.								Teacher and Student
1.2.2	Complete the worksheet "Contributions to Improving My Community" following listed directions.								Teacher and Student
1.2.3	Using your completed sheet "Contributions to Improving My Community" do worksheet "Traditional American Values" following listed directions.								Teacher and Student
1.2.4	Do the "Personal Values Auction" as a group and then with your entire class "bid" on the values your groups think are most important.								Teacher and Student
1.2.5	Using completed sheets "Ways to Work with People" and "Traditional American Values" list at your desk between 15-25 personal values that are important to you.								Student

ACTIVITY PROGRESS EVALUATION (A.P.E)

EXHIBIT E (Cont.)

NAME ____________________

CLASS ____________________

UNIT VALUES ASSESSMENT RELATED TO CAREER

CODE	ACTIVITY	DAY / DATE 1	2	3	4	5	6	VERIFICATION OF EVALUATION	EVALUATOR STUDENT AIDE TEACHER
2.1.1	Identify your preferred occupational choices using either JOB-O, COPS, Kuder Interest Survey, matching personal and job characteristics of following teacher instructions								Teacher and Student
2.1.2	Choose five (5) preferred occupations from the activity you completed in 2.1.1.								Student
2.1.3	Match your five (5) chosen occupations with the personal values you listed in the completed worksheet "Traditional American Values."								Student
2.2.1	Select and then write down the three (3) occupations that meet the greatest number of your personal values after doing activity 2.1.3								Student

TITLE: DECISION MAKING FOR THE PREGNANT TEENAGER
BY: Tricia Casey, Leslie Ravin, Michael Sayward, Paul Todd
TIME: Five - 50 Minute Periods

GRADE LEVELS: 9-12
SUBJECT AREAS:
Social Studies
Urban Studies
Family Living
Child Care
Counseling

GUIDELINES FOR USE OF UNIT

RATIONALE: The student should know how to make a decision. Knowing how to make a decision after examining all alternatives is a valuable skill for today's teenagers.

GOALS: To develop decision making skills by utilizing a decision making process.

UNIT OBJECTIVES: (Detailed in Student Performance Objectives.) At the end of the unit, the students will be able to:

1.0 List the advantages and disadvantages of each of the three alternatives that are described in the video tape, "Teenagers in Crisis."

2.0 Make a decision concerning which alternative to select after considering its advantages and disadvantages.

3.0 Defend verbally why their final decision was reached in preference to the other.

POSSIBLE INTEGRATION WITH RELATED SUBJECTS AND COUNSELING ACTIVITIES: This unit is adaptable as a one week unit in the subject areas listed: Social Studies, Urban Studies, Family Living, Child Care, and Counseling program.

SPECIAL INSTRUCTIONS TO THE TEACHER: This unit is to be used in conjunction with the video tape, "Teenagers in Crisis," a video tape dealing with teenage pregnancy. Some states require written notification to parents prior to showing of films and video tapes on sensitive subject material. An example of prior notification to parents has been included (Exhibit D).

Before utilization of this unit, appropriate guest speakers could be recruited from: welfare agencies, private adoption agencies, county adoption agencies, attorneys, problem pregnancy counselor, planned parenthood centers, former teenage mothers, and free clinics.

RESOURCES:

1. Contact a local community agency that deals with problem pregnancy referrals.
2. School counselor
3. Video tape, "Teenagers in Crisis," video tape playback unit and television
4. Duplicating materials

STUDENT PERFORMANCE OBJECTIVES: After viewing the video tape, the student will be able to:

1.1 List three (3) alternatives available for the pregnant teenagers.

1.2 Make two (2) columns and list advantages and disadvantages for each of the three alternatives listed in student performance objective 1.1.

1.3 Revise and rewrite lists of advantages and disadvantages based on additional information gained researching the three alternatives.

2.1 Rank, in order of importance to the student, each of the three lists written in student performance objective 1.3.

2.2 List the sources of support, both financial and emotional, available to the student, for each of the three alternatives.

2.3 State the final decision on alternatives after reviewing the lists in student performance objectives 1.3 and 2.2.

3.1 Verbally defend their decision in front of other students given prior group discussion.

CONCEPT	CODE	INSTRUCTIONAL STRATEGIES/ LEARNING ACTIVITIES	RESOURCES/ MATERIALS	EVALUATION
For each alternative there are advantages and disadvantages that must be examined before making a decision.	1.1.1	Have the students view the video tape.	Video tape "Teenagers in Crisis"	Teacher checklist Exhibit A
	1.1.2	Have each student list three alternatives as presented in the video tape using the three given forms.	Exhibit B "Alternative Courses of Action"	Teacher correction of the three alternatives on Exhibit B. See Key. Teacher Checklist, Exhibit A
	1.2.1	Have each student list advantages and disadvantages for the three alternatives.	Exhibit B "Alternative Courses of Action"	Teacher Checklist Exhibit A
	1.3.1	OPTIONAL: Have students listen to guest speakers discussing the three alternatives.	Guest Speakers: See Special Instructions To The Teacher	Teacher Checklist Exhibit A
	1.3.2	From the local telephone directory the students will locate the addresses and telephone numbers of at least two agencies that could provide information on the topic.	Local telephone directory	Teacher will compile a list of agencies from student research and return to the students. Teacher Checklist Exhibit A
	1.3.3	Have the students call the local library to ask for the name of at least one agency that could provide information on the topic.	Telephone directory, telephone, dime	Teacher will add names to class list of agencies. Teacher Checklist Exhibit A
	1.3.4	Have the class share ideas gained from activities 1.3.1, 1.3.2, and 1.3.3 in class discussion.	Teacher class list of agencies	Teacher Checklist Exhibit A

CONCEPT	CODE	INSTRUCTIONAL STRATEGIES/ LEARNING ACTIVITIES	RESOURCES/ MATERIALS	EVALUATION
	1.3.5	Have the students revise the list of advantages and disadvantages for the three alternatives in activity 1.2.1.	Exhibit B "Alternative Courses of Action"	Teacher Checklist Exhibit A
After gaining additional information the student is in a better position to make an important decision.	2.1.1	Have the students rank, in order of importance, the advantages for each of the three alternatives (Exhibit B) based on their personal values. Then have students rank, in order of importance, the disadvantages.	Each student have copy of completed Exhibit B "Alternative Courses of Action"	Teacher Checklist Exhibit A
	2.2.1	Have the students list potential sources of financial and emotional support from research and class discussions.		Teacher Checklist Exhibit A
	2.3.1	Have the students, in small groups, pool their information on support systems on a "Summary Sheet of Support Systems"	Exhibit C "Summary Sheet of Support Systems"	Teacher will compile a list of support systems from student work (Exhibit C) and return to the students. Teacher Checklist Exhibit A
	2.3.2	Each student will write a decision as to which alternative he/she would choose with a simple written rationale.		Teacher will collect and return decision. Teacher Checklist Exhibit A

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CONCEPT	CODE	INSTRUCTIONAL STRATEGIES/ LEARNING ACTIVITIES	RESOURCES/ MATERIALS	EVALUATION
After following an appropriate decision making process, the student will be in a position to defend his/her decision.	3.1.1	Students will divide into groups (according to the decisions chosen) and defend their decision in front of the other groups.		Teacher Checklist Exhibit A

ACTIVITY PROGRESS EVALUATION (A.P.E)

EXHIBIT A

NAME ____________________

CLASS ____________________

UNIT ____________________

CODE	ACTIVITY	DAY / DATE 1	2	3	4	5	6	VERIFICATION OF EVALUATION	EVALUATOR STUDENT AIDE TEACHER
1.1.1	View the videptape "Teenagers in Crisis."	☒							Student
1.1.2	On a sheet of paper list the three alternatives to Cindy's pregnancy as presented in the videotape. Use Exhibit B "Alternative Courses of Action.	☒							Student
1.2.1	On Exhibit B list the advantages and disadvantages under each alternative.	☒							Student
1.3.1	Optional: Your tracher may invite guest speakers for you to listen to and ask questions with regard to these three alternatives.		☒						Student Teacher
1.3.2	Using a telephone directory, look up an agency that could provide some information on these three alternatives. Write down the name, address and phone number of at least two agencies.			☒					Student
1.3.3	Call your local library and ask if they could give you the name and number of an agency that could provide information on this topic.			☒					Student

ACTIVITY PROGRESS EVALUATION (A.P.E)

EXHIBIT A (Cont.)

NAME ______________________

CLASS ______________________

UNIT ______________________

CODE	ACTIVITY	DAY DATE	1	2	3	4	5	6	VERIFICATION OF EVALUATION	EVALUATOR STUDENT AIDE TEACHER
1.3.4	Get together with your class and share the information you have found.				X					Teacher Student
1.3.5	Look over your list of advantages and disadvantages for each alternative in Exhibit B. You may want to make some additions or corrections.					X				Student
2.1.1	On Exhibit B, rank in order of importance the advantages of each of the three alternatives. Next rank in order of importance the disadvantages of each alternative.					X				Student
2.2.1	On sheet of paper list the sources of financial and emotional support that you've learned about through your research and class discussions.					X				Student
2.3.1	Get together in small groups and pool your list of support agencies. Write all of these on a sheet of paper entitled "Summary of Support Systems."					X				Student groups
2.3.2	Write down the alternative you would choose and a simple statement as to why you chose that alternative.						X			Student

ACTIVITY PROGRESS EVALUATION (A.P.E)

EXHIBIT A (Cont.)

NAME ____________________

CLASS ____________________

UNIT ____________________

CODE	ACTIVITY	DAY DATE	1	2	3	4	5	6	VERIFICATION OF EVALUATION	EVALUATOR STUDENT AIDE TEACHER
3.1.1	Divide into small groups with others who made the same decision you made. Be prepared to defend your decision, telling why you made that decision.						X			Student

EXHIBIT B

ALTERNATIVE COURSES OF ACTION

Alternative # ____

Directions: List the alternative course of action on the blank provided above. Then list as many advantages and disadvantages you can think of as a result of selecting this course of action.

ADVANTAGES	DISADVANTAGES
1. ____________________	1. ____________________
2. ____________________	2. ____________________
3. ____________________	3. ____________________
4. ____________________	4. ____________________
5. ____________________	5. ____________________
6. ____________________	6. ____________________
7. ____________________	7. ____________________
8. ____________________	8. ____________________
9. ____________________	9. ____________________
10. ____________________	10. ____________________

EXHIBIT B - KEY

ALTERNATIVE COURSES OF ACTION

Alternative 1: Adoption

Alternative 2: Abortion

Alternative 3: Keep baby

EXHIBIT C

SUMMARY SHEET OF SUPPORT SYSTEMS

Group ____________________________

Directions: Make a list of the emotional and financial support systems your group has discussed.

1. ____
2. ____
3. ____
4. ____
5. ____
6. ____
7. ____
8. ____
9. ____
10. ____

EXHIBIT D

SAMPLE LETTER TO PARENTS

ORANGE Unified School District
370 n. glassell st., orange, california 92666
telephone (714) 997-6100

Dear Parents:

The Governing Board of the Orange Unified School District requires written notification to parents whenever classes are offered in the elementary and secondary schools in which human reproductive organs and their functions and processes are described, illustrated, or discussed.

Therefore, the Orange Unified School District wishes to inform you that the senior high courses of life science, biology, family living, medical occupations physiology, state requirements and health may use the following films in their units on communicable diseases and reproduction.

MPD 581	A Half Million Teenagers (Venereal Disease)
MPD 468	Have a Healthy Baby
MPD 904	Human Reproduction
Video Tape	Teenagers in Crisis

If you wish to preview any of the above films, you may contact the Instructional Materials Center, 370 North Glassell, Orange, CA 997-6134, to arrange a showing. Other instructional materials from the school collection in the above areas will be available for preview in the assistant principal's office at your child's school during the first three weeks in October.

We welcome your visit and review of these materials. If it is your desire that your child not see these films or attend the classroom instruction, please send written notification to the principal of the school in which your child is enrolled.

Very truly yours,

Donald W. Ingwerson

Donald W. Ingwerson
Superintendent

TITLE: SKILLS ASSESSMENT FOR EMPLOYMENT OPTIONS
BY: Tricia Casey, Leslie Ravin, Michael Sayward, Paul Todd
TIME: Two to Three-50 Minute Periods

GRADE LEVELS: 9-12
SUBJECT AREAS:
Social Studies
Family Care
Counseling
Vocational Program

GUIDELINES FOR USE OF UNIT

RATIONALE: Students should be aware of their skills when determining employment options. Knowing their skills will enable students to make more knowledgeable and longer-lasting employment and career choices.

GOALS: The student will improve his/her concept of skills and be able to relate them to employment options.

UNIT OBJECTIVES: (Detailed in Student Performance Objectives.) At the end of the unit, the students will be able to:

1.0 List their skills as they apply to employment options.

2.0 Match their skills with employment options.

POSSIBLE INTEGRATION WITH RELATED SUBJECTS AND COUNSELING ACTIVITIES: Unit adaptable to a one week unit in the following areas: social studies, family care, counseling, and vocational programs.

SPECIAL INSTRUCTIONS TO THE TEACHER: Exhibits B and D should be presented on different days. Unit can be used with a class of students or modified for individual student use.

RESOURCES:

1. Bolles, Richard N. What Color is Your Parachute? Berkeley, California, 1978, Ten Speed Press.

STUDENT PERFORMANCE OBJECTIVES: During or at the end of the unit, the students will be able to:

1.1 List their skills which transfer to the job market.

2.1 Identify how each skill, from student performance objective 1.1, would be useful in a variety of occupations.

2.2 Group their skills in student performance objective 1.1 into clusters according to type of occupation.

CONCEPT	CODE	INSTRUCTIONAL STRATEGIES/ LEARNING ACTIVITIES	RESOURCES/ MATERIALS	EVALUATION
Students need to realize that they possess skills which are advantageous in the job market.	1.1.1	Have students list their skills. (Optional: use this list as a pre-test by numerical count of skills.)		Exhibit A Teacher checklist
	1.1.2	Students receive a list of jobs, skills, Exhibit B) and check any of the jobs or skills that they can do or have done whether or not they were compensated.	"Student Skill Sheet." Exhibit B (pt. 1)	Exhibit A Teacher checklist
	1.1.3	Have students refer to a list of interests, hobbies, sports, and other activities (Exhibit C "Special Interests") and complete Exhibit D "Most Satisfying Accomplishments" including listing of skills.	"Special Interests, Exhibit C "Most Satisfying Accomplishments"	Exhibit A Teacher checklist
	1.1.4	Have students compare their new list of skills (from Exhibits B, C, and D) with their original list (acitivty 1.1.1) and add new skills to original list. (Optional: Use this as a post-test by numerical count of skills).		Exhibit A Teacher checklist
Many skills are applicable to a variety of employment options and career opportunities. Certain abilities can be grouped as appropriate to any one occupation for further aid in employment or career selection.	2.1.1	Have students group skills together (use Exhibit B, Pt. 2)	"Organizing Skills into Categories." Exhibit B Pt. 2	Exhibit A Teacher checklist

CONCEPT	CODE	INSTRUCTIONAL STRATEGIES/ LEARNING ACTIVITIES	RESOURCES/ MATERIALS	EVALUATION
	2.1.1	Have the students write five (5) occupations which interest them (use Exhibit E for some examples.) Have the students list those skills from Exhibits B and D which apply to the five (5) chosen occupations.	"Student Skill Sheet" Exhibit B Pt. 1 "Most Satisfying Accomplishment" Exhibit D "Occupational Clusters" Exhibit E	Exhibit A Teacher checklist
	2.2.2	Have students volunteer one occupation they chose and their skills that applied to it. Have other students add other occupations with the same skills (A closure class discussion).		Exhibit A Teacher checklist

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ACTIVITY PROGRESS EVALUATION (A.P.E)

EXHIBIT A

NAME ____________________

CLASS ____________________

UNIT ____________________

CODE	ACTIVITY	DAY 1	2	3	4	5	6	VERIFICATION OF EVALUATION	EVALUATOR
		DATE							STUDENT AIDE TEACHER
1.1.1	Write a list of what you feel are your work skills.	X							STUDENT
1.1.2	Complete the worksheet "Student Skill Sheet" by checking off what you think are your work-oriented skills.	X							STUDENT AND TEACHER
1.1.3	Using information sheet "Special Interests" complete the exercises in the worksheets "Most Satisying Accomplishments."	X							STUDENT AND TEACHER
1.1.4	Compare your old skill list (Activity 1.1.1) with your new skill list (Activity 1.1.3) and add new skills to your old list	X	X						STUDENT
2.1.1	Group your skills together using the worksheet "Organizing Skills into Categories"		X						STUDENT AND TEACHER
2.2.1	Using information sheet "Occupational Clusters" write down 5 occupations that interest you. Match your skills (new list from Activity 1.1.4) with your occupation choices		X						STUDENT AND TEACHER

ACTIVITY PROGRESS EVALUATION (A.P.E)

EXHIBIT A (Cont.)

NAME ____ CLASS ____ UNIT ____		DAY	7	8	9	10	11	12	VERIFICATION OF EVALUATION	EVALUATOR
		DATE								STUDENT AIDE TEACHER
CODE	ACTIVITY									
2.2.2	With your teacher and others in your class, discuss your skills and job choices and compare job choices with other students				☒					STUDENT AND TEACHER

EXHIBIT B - PART 1

STUDENT SKILL LIST

The first thing you need to do when looking for a job is to decide what you can do. If you know what you can do and what you have done in the past you will be able to think of more places to look for a job and you will have more confidence and success in your endeavor. Look at the following list and check what you have done whether you were paid or not.

____________________Occasional babysitting

____________________Regular babysitting

____________________Babysitting brothers and sisters

____________________Housework for your family

____________________Housework for others

____________________Yardwork for own family

____________________Yardwork for others

____________________Weed pulling

____________________Hedge trimming

____________________Wash and iron for own family

____________________Wash and iron for others

____________________Wash car

____________________Wax car

____________________Floor stripping and waxing

____________________Play with children in park

____________________Take younger children to the movies

____________________Cook for the family

______ ____________Cook for others

____________________Youth service projects

____________________Paint

____________________Serve at social occasions

____________________Clean up Trash

EXHIBIT B - PART 1 (Cont.)

__________ Sew own clothes

__________ Decorate for parties

__________ Organize parties

__________ Drive older people to market

__________ Market for family

__________ Market/Shop for others

__________ Read to senior citizens

__________ Take care of an older person

__________ Take care of sick people

__________ Address and mail (Christmas cards, wedding, etc.)

__________ Interior house decorating

__________ Interior house painting

__________ Exterior house painting

__________ Fruit/vegetable picking

__________ Furniture refinishing

__________ Teach little kids

- ______ Skate
- ______ Ride bike
- ______ Arithmetic
- ______ Dance
- ______ Games-sports
- ______ Reading
- ______ Piano
- ______

__________ Grow Plants

__________ Exercise pets

__________ Groom pets

__________ Breed pets (fish, mice, dogs, cats, etc.)

__________ Speak in public (school, church, community)

EXHIBIT B - PART 1 (Cont.)

________________ Build shelves and cabinets

________________ Been to work site of another person and watched

________________ Write Legibly - print for others

________________ Make signs for others

________________ Fill out and explain forms to others

________________ Translate for others

________________ Collect for neighborhood drives (newspaper, etc.)

________________ Door-to-door surveys

________________ Volunteer for hospital

________________ Deliver Newspapers

________________ Deliver Flyers

________________ Wrap Packages

________________ Typewriter

________________ Physical strength-lifting and shelving

________________ Organize people's rooms

________________ Convince persons

________________ Keep a family budget

________________ Keep a checking account

________________ Drive

________________ Have physical strength

________________ Memorize well

________________ Help people settle arguments

________________ Read

EXHIBIT B - PART 1 (Cont.)

__________________ Follow directions well

__________________ Translate

__________________ Spell well

__________________ Machine skills (adding, cash register)

EXHIBIT B - PART 2

ORGANIZING SKILLS INTO CATEGORIES

Directions: Now that you have completed part one of this exercise, organize the skills you have selected into categories. Examine the skills you have checked and make 5-10 categories that would apply to your skills. (Some sample categories would be : Office Skills, Selling Skills, Helping People Skills, Indoor Domestic Skills and Outdoor Domestic Skills.) List all of your skills that would fit under each category.

EXAMPLE

1. Skill Group ____ OUTDOOR DOMESTIC WORK ____

Skills ____ Yardwork for own family ____

____ Yardwork for others ____

____ Weed pulling ____

____ Hedge trimming ____

____ Exterior house painting ____

____

____

____

____

EXHIBIT C

SPECIAL INTERESTS AND HOBBIES

SPORTS:

Football, Baseball

Tennis, Skate

Bowl, Golf

Skateboard, Soccer

Volleyball, Basketball

Swim, Track

Motorcycle

ACTIVITIES:

School Club

Youth Club

Church youth organization

Sports Club

Glee Club

Jazz Band

INTERESTS:

Hike, Mountains

Read, Write

Television, Games

Swimming, Beach

Skate, Contests

Joggin, Camp

Fish, Shoot

HOBBIES:

Arts and Crafts

Paint, Draw

Ceramics, Make Jewelry

Baskets, Models

Leather, Grow Plants

Sew, Sculpture

Macrame

EXHIBIT D

MOST SATISFYING ACCOMPLISHMENTS

1) Think of what you have done in your life that you thought were important, and which represented a sense of accomplishment to YOU (not necessarily to anyone else). Now list below ten of your achievements, large and small.

NOTE: If you have difficulty thinking of several achievements, then think of satisfying roles you have been in (wife, mother, cook, housekeeper, student. friend. cheerleader, camp leader).

OR, indicate jobs you have held, _if_ these are jobs you enjoyed doing. The jobs can be paid or unpaid, full or part-time. (babysitter, volunteer worker, salesperson).

OR, think of hobbies you have practiced, special school projects you have completed, summertime or weekend activities, or things you have done frequently while you were alone.

You may find it difficult to remember your most satisfying experiences. However, in doing so, you will see that you have used a variety of skills in the activities you list.

1. ______________________________
2. ______________________________
3. ______________________________
4. ______________________________
5. ______________________________
6. ______________________________
7. ______________________________
8. ______________________________
9. ______________________________
10. ______________________________

TURN TO THE NEXT PAGE AND COMPLETE THE ACHIEVEMENT/SKILLS CHART.

EXHIBIT D - (Cont.)

Directions: List your ten achievements in the spaces provided. Put a check in each of the boxes which are a skill needed for your achievement.

ACHIEVEMENTS	1.	2.	3.	4.	5.	6.	7.	8.	9.	10.
OPERATE TOOLS OR MACHINERY FIX THINGS										
PHYSICAL COORDINATION, ATHLETIC										
CAREFUL ATTENTION TO DETAIL										
NUMERICAL ABILITY; MONEY MANAGEMENT										
PERSUASION OR ARBITRATION SKILLS										
PERFORM PUBLICLY										
GUIDE, MOTIVATE OTHERS										
ORGANIZE THE TALENTS OF OTHERS										
COMMUNICATION SKILLS										
INSTRUCTING, GUIDANCE SKILLS										
HUMAN RELATIONS SKILLS, SERVICE										
INVENTIVE, CREATIVE, ARTISTIC ABILITIES										
OBSERVATION SKILLS, LISTENING										
INVESTIGATION, ANALYZING SKILLS										
MAKE DIFFICULT DECISIONS										
PROBLEM-SOLVING SKILLS										
FARMING, WORKING WITH ANIMALS										

EXHIBIT D - (Cont.)

When you have finished the chart you have some decisions to make. Which of the skills that you have indicated do you ENJOY the most? Why?

SKILLS

1.________________________________

2.________________________________

3.________________________________

4.________________________________

5.________________________________

Why did you select these skills?

Which did you enjoy least?

1.

2.

3.

Why did you select these skills?

EXHIBIT E

OCCUPATIONAL CLUSTERS

Occupations are frequently divided into these fifteen clusters:

ENVIRONMENTAL CONTROL
(fumigator, mosquito abatement, water pollution control engineer)

COMMUNICATIONS AND MEDIA
(telephone linesperson, telephone repairperson, telephone installer, mail carrier, singing telegram messenger, photographer)

CONSTRUCTION OCCUPATIONS
(roofer, pipe fitter, welder, cement mason, brick layer, carpenter, paper hanger, laborer, construction engineer)

MANUFACTURING OCCUPATIONS
(automobile assembler, die caster, tailor, lithographer, candy roller)

BUSINESS AND OFFICE
(word processor, claims adjuster, small independent business owner, plant exchanger, excrow officer, bank manager)

TRANSPORTATION
(trucker, public bus driver, private chauffeur, dock worker, aerospace engineer, pipeline mender)

PERSONAL SERVICES
(parking valet, pool maintenance, manicurist, hair stylist, house cleaner, office custodian, barber)

FINE ARTS AND HUMANITIES
(jewelry maker, cross word puzzle writer, piano stringer, painting restorer, museum curator)

CONSUMER AND HOMEMAKING EDUCATION
(child care, food tester, drapery estimator, service call answerer)

MARKETING AND DISTRIBUTION
(sales representative, buyer, jobber, wholesaler)

AGRIBUSINESS AND NATURAL RESOURCES
(gardener, beekeeper, fish breeder, fruit grader, dairy tester, animal caretaker)

MARINE SCIENCE
(boat constructor, fish farmer, deck hand, hydrographer: measures fall and flow of water at metering stations, skin diver, kelp cutter)

PUBLIC SERVICES
(meter reader, government worker, translator, armed services officer customs officer, firefighter)

EXHIBIT E - (Cont.)

OCCUPATIONAL CLUSTERS

HEALTH
(ambulance driver, blood bank technical assistant, diet clerk, x-ray technician, sanitarian aide, dental ceramist assistant)

HOSPITALITY AND RECREATION
(amusement park worker, golf starter, dog trainer, wedding arranger)

DECISION MAKING APPLIED TO CAREERS

BY: Rae Bjerum
TIME: Five class periods of 50 minutes

GRADE LEVELS; 9-12
SUBJECT AREAS:
Career Education, Home Economics, Urban Studies Teen Parent Program, Critical Thinking/Problem Solving, Counseling

GUIDELINES FOR USE OF UNIT

RATIONALE: People are faced with making decisions everyday and often do so with both incomplete information and on the basis of emotional whim. Skill in decision making can and should be learned because of the long range consequences of many decisions.

GOALS: The student will learn to make better decisions by learning a decision making model and applying the model to choosing a job.

UNIT OBJECTIVES: At the end of the unit, the student will be able to: (Detailed in Student Performance Objectives.)

1.0 Define the problem about which a decision must be made.
2.0 Collect facts.
3.0 Describe feelings.
4.0 List alternatives.
5.0 Project consequences of each alternative.
6.0 Make a decision.
7.0 Follow through a decision with action.
8.0 Evaluate a decision.

POSSIBLE INTEGRATION WITH RELATED SUBJECTS AND COUNSELING ACTIVITIES: This unit can be used individually or with groups either for individual or group decision making. The decision making model applies to any decision but is specifically used with decisions concerning jobs. (Could be used in alternatives to war, urban development, elections, purchasing appliances, choosing a college, etc.) This model is very useful counseling situations.

SPECIAL INSTRUCTIONS TO THE TEACHER: This unit illustrates an eight step decision making model and is written as programmed text-workbook with additonal activities given at each step for reinforcement. Refer to Exhibit M (Decision Making Teacher Checklist) for specific suggestions in using this unit. Code numbers are keyed to Decision Making Model (Exhibit B). Some states require notification of parents when sensitive subject matter is taught. See Exhibit N, "Sample Letter to Parents."

RESOURCES:

1. Galbraith, Ronald, and T.M. Jones, Moral Reasoning; A Teacher's Handbook for Adapting Kohlberg to Classroom. Minneapolis, Minn., Greenhaven Press, 1976.
2. Howe, Leland W., Howard Kirschenbaum and Sidney B. Simon, Values Clarification. New York: Hart Publishing Co., Inc. 1972.
3. Current newspaper job listings.
4. Job-O (Title Search), Revised 1975, CFKR Career Materials, P.O. Box 4, Belmont, California 94024.
5. Kuder General Interest Survey (E), Science Resources Association, Inc., 259 East Erie Street, Chicago, Ill. 60611, 1963. (self corrected by student)
6. Miller, Gordon Porter, Judith Sosebee Prince and Nelle Tumlin Schulz, How To Decide: A Guide For Women, New York: College Entrance Examination Board, 1975.
7. Carey, Richard, H. B. Gelatt and Barbara Varenhorst, Deciding, New York, College Entrance Examination Board, 1972.

STUDENT PREFORMANCE OBJECTIVES: During or at the end of the unit, the student will be able to:

1.1 Analyze the process of making a decision.

1.2 Clarify the issue requiring a decision.

2.1 Select the pertinent facts needed in a given situation to make a decision.

3.1 Project common feelings in a given situation.

3.2 Use formal instruments for assessing interests.

4.1 Research and brainstorm alternative choices before making a decision in a given situation.

5.1 Predict a positive and negative outcome of each alternative or choice in making a deision in a given situation.

6.1 Make a decision in a given situation.

6.2 Role play fearful elements of an already made decision.

7.1 Determine what is necessary in following through on a decision in a given situation.

7.2 Determine common reasons for lack of follow through in decision making.

8.1 Evaluate a decision in a given situation.

8.2 Identify the step at which a poor decision breaks down in a given situation.

CONCEPT	CODE	INSTRUCTIONAL STRATEGIES/ LEARNING ACTIVITIES	RESOURCES/ MATERIALS	EVALUATION
Introduction		Class discussion and chalkboard summary of how students decided to be in class for this lesson.	Refer to Exhibit A Teacher Notes	Observation of class participation
Decision making is an identifiable process requiring clarification of the issue needing the decision.	1.1.1	Class or individual student making activity - student list of decisions. Refer to Teacher Notes, Exhibit A.	Student Text: Exhibit B, Introduction	Completion of Exhibit B, Student List
	1.1.2	Reinforcement activity for identifying the problem. Refer to Exhibit C, key and commentary for class discussion.	Exhibit B, Step 1, Identifying the Problem: Exhibit C, and Exhibit C (key)	Completion of Exhibit C
Available information needs to be organized and essential missing information obtained.	2.1.1	Student identifies "Information" relavent to making a decision. Refer to Step 2, Exhibit B, Page 2.	Exhibit B, Step 2, student key	Completion of Exhibit B
	2.2.1	The student will select and organize the given "facts" for consideration in decision making and enter on Decision Making Chart.	Decision Making Chart: Exhibit D and Exhibit D (key)	Fill in Facts Column, Exhibit D
	2.2.2	Reinforcement activity for finding necessary facts.	Exhibit B, Step 2, Finding Facts: Exhibit E and Exhibit E (key)	Completion of Exhibit E
Recognizing feelings as separate from facts gives legitimate weight and perspective to feelings.	3.1.1	The student will identify common feelings in a given situation.	Exhibit B, Step 3, Exhibit D and Exhibit D (key)	Fill in Feelings Column, Exhibit D

CONCEPT	CODE	INSTRUCTIONAL STRATEGIES/ LEARNING ACTIVITIES	RESOURCES/ MATERIALS	EVALUATION
	3.2.1	The student will be familiar with formal instruments for finding interests usually available from school counselors.	Exhibit B, Step 3, Kuder Interest Survey Job-O (Title Search)	Test results presented
All possible alternatives need to be considered.	4.1.1	Student will think up job possiblities by brainstorming.	Exhibit B, Step 4, Brainstorming: Exhibit F, Exhibit Commentary.	Completing Exhibit F
	4.1.2	Student will research job possibilities in a local newspaper.	Exhibit B, Step 4, Newspaper ads: Exhibit G and Exhibit D	Alternatives from Exhibit G entered in Alternatives Column Exhibit D
Predicting probable consequences helps keep decisions logical.	5.1.1	Student will list positive and negative consequences of each job possibility on the Decision Making Chart, Exhibit D.	Exhibit B, Step 5, Exhibit D, Decision Making Chart	Fill in Outcomes Column, Exhibit D
Making a decision requires making a choice.	6.1.1	Student will make decision in a given situation and discuss reasons why with class.	Exhibit B, Step 6, Exhibit D	Fill in Decision Column, Exhibit D
	6.2.1	In groups of three the students will role-play elements of decisions which have already been made.	Exhibit B, Step 6, Exhibit H and Exhibit H Commentary	Completion of Exhibit H
Putting a decision into action might require planning.	7.1.1	Student will determine what actions are necessary for follow through in a given situation.	Exhibit B, Step 7	Written responses in section 7 Exhibit B
	7.2.1	Class discussion on lack of follow through. Reinforcement.	Exhibit B, Step 7, Lack of Follow Through, Exhibit I.	Completion of Exhibit I

CONCEPT	CODE	INSTRUCTIONAL STRATEGIES/ LEARNING ACTIVITIES	RESOURCES/ MATERIALS	EVALUATION
Using a criteria to evaluate poor decisions in the past can help in making future decisions.	8.1.1	Class discussion of criteria for analyzing decisions. Evaluating a specific decision.	Exhibit B, Step 8	Completion of Exhibit B, Step 8
	8.2.1	The student will analyze a specific situation to determine why the decision was a poor one.	Exhibit B, Step 8, Teacher Key, Exhibit K, Analyzing Poor Decisions	Completion of Exhibit K
Post test		Student will apply model to deciding on a part time job for him/her self. Note, give the student a blank copy of Exhibit D.	Decision Making Chart, Exhibit D (blank copy)	Teacher evaluates completed chart with decision
Student evaluation of unit		Student will respond to Decision Making Unit.	Student Evaluation Exhibit L	Completed Exhibit L
Teacher checklist			Exhibit M	
Student individual activities checklist			Exhibit N	Final Evaluation by teacher and feedback provided to student

EXHIBIT A - TEACHER NOTES

DECISION MAKING

INTRODUCTION:

To introduce the subject of decision making you might start with asking the group what decision they have made to even get to class. Responses will differ:

Ask: What decision did you make getting to class today?

(sample responses) whether or not to get up from bed
what to wear, whether to wear clothes
what to eat, or whether to eat

The next thing after establishing the range of decisions made in just a short time is to study how the decision was made.

Ask: How did you decide to come here?

(sample responses) habit
my mom would kill me if I didn't
one more truancy and I'm out
I'm supposed to be here
I like the class
I came to see my friends
etc.

Now it is possible to put these responses into categories:

CLARIFICATION OF THE PROBLEM	FACTS	FEELINGS	CHOICES	CONSEQUENCES	DECISION
	habit	like class		grade	
	mother upset	like friends	go to class	self acceptance see friends	
	expected to be in class		not go to class	kicked out parents mad	

EXHIBIT A (Cont.)

It is obvious that those in class made the decision to be there. However, clarifiying the problem may not be so obvious. Some students made a decision about whether or not to be in class. Others made a decision whether to get kicked out of school or not, while others actually decided whether or not to make their parents mad. Although this is deep, it may help point out that even "simple" decisions may not be what they seem.

At this point it is good to talk about the types of decisions we make:

1. Automatic decisions (like wearing clothes in public). These decisions require little thought.
2. Simple choices (like what to wear). These decisions are usually easy - until an important event like a prom or wedding occurs.
3. Long range decisions (like whom to marry). These decisions usually require more research and knowledge of potential results.

EXHIBIT B

DECISION MAKING - STUDENT TEXT

Introduction: You make decisions by the dozens everyday, like...what to wear, what to eat, whether or not to be in class. Making a decision is a process in which a person selects from two or more possible alternatives. When there is only one alternative - there is no decision.

Some decisions are supposed to be simple. Try this one: You have two shirts in your closet which you can wear. How do you decide?

List at least 10 things which come into your mind about wearing either shirt. (example: one is a little tight, one goes with my Levis, etc.)

1.
2.
3.
4.
5.
6.
7.
8.
9.
10.

Now see if you can put these responses into some catagories.

FACTS	FEELINGS	CHOICES	CONSEQUENCES	DECISION

As you can see, there is a process in making decisions. The process is always the same for easy decisions (what kind of pizza to order) and for complex important decisions (what job do I want to work at for 20 years).

DECISION MAKING MODEL

Steps in making a decision:

1. Clarifying the problem - defining the situation.
2. Identifying the facts
3. Recognize personal feelings and what others may feel
4. Identify choices or alternatives.
5. Predict the outcome of each choice
6. Decide on an alternative or choice
7. Make a plan of action to implement the choice
8. Evaluate the decision - was it a good one?

EXHIBIT B (Cont.)

Maybe that looks like a lot of work just to decide what to wear or what to eat for lunch - and it is! Not all decisions are equally important (we can risk failure with a mediocre hamburger instead of a hot dog) and many of our decisions are automatic (brushing our teeth). But those decisions which have a long term effect on our lives are the ones we will spend time thinking about. If we spend a lot of time thinking with no result, it may be due to not using a logical process which will produce results.

Let's use a situation to work through the decision-making model:

Geri is 17, a first semester senior in high school, pregnant, and wants to keep the baby. The father abandoned her and her family is not supportive.

Step #1. Clarify the problem:

What is the main issue here? (List all the possible areas for decisions you can think of and circle the most important issue requiring a decision.)

You probably correctly listed "support" or "getting money" as the critical issue. And there are many ways to do that: Ask relatives, go on welfare, go to work, etc.

(For extra practice in identifying the issue do the exercise "Identifying the Problem" in Exhibit C.)

Step #2. Identifying the facts:

Going back to Geri, suppose she decides that getting a job is the method she will use to support herself and the child. The main decision becomes what job to get. One of the most important things she has to do is to collect all the relevant information she can about herself and her circumstance to be able to focus on a practical job. Test 10 things Geri must consider to start this process. (Example: Skills, transportation, etc.)

1.
2.
3.
4.
5.
6.
7.
8.
9.
10.

To help in Geri's decision making we need to know more about her. She types, makes B and C grades, and has never worked before. She is in good health and even looks forward to having the baby. She will have no supplemental income from the father but will qualify for a small amount of county aid on a working mothers incentive program. She will need a place to live and arrange child care. She has a girlfriend who is planning to move into a two bedroom apartment at one end of town and has asked her to live there and share the rent. The public transportation is not adequate.

EXHIBIT B (Cont.)

To organize this information use the Decision Making Chart (Exhibit D) and enter the relevant information in the "Facts" column.

Geri might need more specific information:

- how much money she will get from public assistance.
- how much money she can make at minimum wage.
- what a realistic monthly budget would be (rent, food, transportation, child care, incidentals, etc.)

With this information she will know whether she needs to work part-time, full time, and at what pay level (if there is a choice).

To learn more about finding information, try "Finding Facts", Exhibit E.

With a small amount of assistance Geri will need to work at least 40 hours a week at minimum wage.

Step #3. Recognizing Feelings:

Geri will recognize some of the "facts" or constraints in her situation. She will also have feelings about things. For example she might feel it's okay for her self image to be a fast foods counter worker, but has extremely negative feelings about being a theater usher.

What are her possible feelings and feelings of others that relate to the facts we already have:

List several feelings she could have about each of the following facts:

Must make a living:____
____
____

Can share apartment:____
____
____

Needs transportation:____
____
____

Needs child care:____
____
____

Enter this information on your Decision Making Chart (Exhibit D.) Geri could also get more information about her interests and feelings by taking some formal tests from her counseling office at school, or an employment agency. Counselors usually have the JOB-O (title search) and the Kuder Interest Inventory.

EXHIBIT B (Cont.)

Step #4. Listing Alternatives:

Geri needs to list the alternative jobs possible. A good way to get started is to get a couple of friends and brainstorm. Do the "Brainstorming" activity, Exhibit F.

Another way to find alternatives is to research. Job listings (available jobs) can be found in several sources.

Newspapers
local throw away newspapers
bulletin boards
youth employment agencies
from friends

Try the newspaper research method in Exhibit G.

From your brainstorming and research, list 10 realistic job choices on your Decision Making Chart (Exhibit D.)

Step #5. Projecting consequences of each job alternative:

List five of your potential jobs for Geri here and think of a positive and negative consequence for each.

1.
2.
3.
4.
5.

Now add this information into your whole picture (and Exhibit D)

-The fast foods place is only open till 11 pm.
-The roommate has volunteered to be responsible for the baby at night when she is at home.
-The jobs of assembly worker, janitor, and nurses aid have night openings.

There is a limit to what you or Geri can actually know about consequences. Unexpected things could happen; the factory she works at burns down, the 7-11 she works at is held up and she is shot, or after being a nurses aid, Geri finds she cna't stand being aroung sick people. Even knowing surprising things can happen, the predicting of consequences of choosing certain alternatives can help in making the choice or decision.

Step #6. Make a decision:

Even after collecting and processing information the decision can still be hard. It's just hard to get moving.

EXHIBIT B (Cont.)

Hints for making a choice work:

1. Convince yourself one is right for you.
2. Tell someone else about your decision and see how it feels.
3. Take a step in that direction (go apply for the job.)
4. Think of the benefits of the decision.
5. Try a role playing exercise to help deal with your fears. Act out with someone else the worst things you can imagine happening. Try the Role Playing Exercise, Exhibit H.
6. Write down a schedule of dates, events, and accomplishments which need to be done to facilitate this decision.

From the knowledge you have so far - make a decision for Geri and enter it on your Decision Making Chart, Exhibit D.

Step #7. Follow through the decision with action:

This is where the decision making process becomes practical. A "made" decision is only as good as the action that follows it. All the data collection and evaluating of consequences is liable to end up as nothing if there is no action. This response is a real one and is the "not making a decision" decision. Not making a decision (or not acting on it) is also a decision.

How should Geri "act" on her decision - what would she do? List five actual things she should do to take the job and set up her living conditions.

1.
2.
3.
4.
5.

List these in Action Column on "Decision Making Chart," Exhibit D.

Decisions are not always put into action. List five reasons Geri might do nothing. (other than losing the baby)

1.
2.
3.
4.
5.

If you can't think of five easily do "Lack of Follow Through," Exhibit I.

Step #8. Evaluating a decision:

Some decisions are easy to evaluate; they either work or do not work. (Examples: deciding to accept the weather report and go on a picnic, deciding what to serve company for dinner, deciding on asking a person on a date.) But other decisions take a longer time to evaluate. (Examples: Marrying a specific person, deciding on a certain occupation, moving to a particular apartment or neighborhood, investing money in a business, etc.)

EXHIBIT B (Cont.)

How will Geri know she has made the right decision if she goes to work as an assembly worker at nights. List five criteria or outcomes which she would tell you to convince you she had made the right decision a year later?

1.
2.
3.
4.
5.

Check with your class and teacher to see if your criteria is on target.

When decisions seem to turn out wrong - it is necessary to analyze the decision using the model to see which step broke down. Sometimes a person doesn't know enough facts, realize their true feelings, know all the available alternatives, or follow through. Analyzing your decisions can teach you a lot. Choose one decision during the last year which did not work out. Pretend you are doing it again. Use the model (Exhibit D) and figure out where the problem was. Write your explanation here:

If you have a hard time choosing a problem of your own do the exercise "Analyzing Poor Decisions" Exhibit K.

Using all eight steps of the Decision Making Model together should make you a good decision maker. Using another form (Exhibit D), decide on a part-time job for yourself. (If you are already working decide on changing your job to another one.)

EXHIBIT C

IDENTIFYING THE PROBLEM

Name____________________

Period_________________

From each anecdote list the critical decision-making issues:

1. Mary has been elected a cheerleader for next year and she plans to go to college and be a teacher. Mary finds herself pregnant. Her boy friend is still in high school, cares for her, and probably would marry her if she asks. Her family does not have a lot of money and both parents work. Her mother is Catholic, her father is Protestant, and Mary has not gone to church in ten years.

   a. What is the first decision she must make? (How do you know this is the basic or most important decision?)

   b. What is the second?

   c. What is the third?

2. Mike is living with his aunt and uncle and works from 3:00 p.m. to 11:00 p.m. as a janitor. She rides to and from work with a neighbor. He wants to work days and share an apartment with other guys and have a more exciting social life.

   a. List all the decisions he will have to make.

   b. Which one comes first? (and why)

EXHIBIT C (Cont.)

3. Your friend confides in you that she is sure that she has a venereal disease and is too scared to tell her parents or see a doctor. After confiding in you, your friend tells you not to tell anyone and goes home.

   A. What decision will you think about after your friend leaves?

TEACHER'S KEY AND COMMENTARY ON IDENTIFYING THE PROBLEM

EXHIBIT C - KEY AND COMMENTARY

1. a. Mary's first choice has to be whether or not to keep the baby. If she decides not to - the other decisions about possible marriage and/or supporting herself and a child are unnecessary.

   b. If she decides to keep the baby she must find support for herself and the child. It could come from her family, welfare, the father of the child, etc.

   c. The decision about the father's role and possible marriage is next.

2. a. Mike's decisions:

   Where to get an apartment.
   Who to live with.
   How much to pay for rent.
   Transportation to a daytime job.
   Buy a car or not. (maybe a Moped)
   Perhaps changing jobs altogether.

   b. The transportation issue seems to be the most critical. With his own transportation he can change jobs and have more choices in living areas.

3. a. You will consider the issue of whether to do something or nothing. You might try to persuade the person to go to a clinic, tell another friend to get more help, etc., or do nothing.

EXHIBIT D

DECISION MAKING

Name____________________

Period____________________

Conflict or problem	**Facts**	**Feelings**	**Alternatives or choices**	**Outcomes or consequences**	**Decision**	**Action**	**Evaluation**

EXHIBIT D - KEY

(TEACHER'S KEY) / DECISION MAKING - GERI

Conflict or problem	Facts	Feelings	Choices	Outcomes or consequences	Decision	Action	Evaluation
Geri needs a job	types	likes to type	McDonalds				Note: May take time to make a good evaluation
(which job)	must make a living	scared	nurse's aid			tell friends	
	can share an apartment	is afraid to live alone	janitor		janitor		
	needs transportation	wants own car - does not trust friends to be reliable and finds public transportation impossible	assembly/ factory work		assembly work	role play	
					nurse's aid	apply for the job	
	needs child care	wants someone to live in whom she trusts	waitress		(The night work is variable)		
			theater usher				
			clerk/typist				

EXHIBIT E

FINDING "FACTS"

Name__________________

Period__________________

Which of the following sources would be best for Geri to use in finding information she needs to set up a budget in anticipation of getting a job.

Put an "X" in front of the sources Geri could use and list the kinds of information for which source is best suited.

__________ friends

__________ library

__________ counselor

__________ teacher

__________ doctor

__________ legal clinic

__________ human resources office

__________ parents

__________ pastor, rabbi, or priest

__________ private employment office

__________ newspaper

__________ bus schedules

__________ local throw away paper

__________ grocery store bulletin board

__________ telephone book

EXHIBIT E

FINDING "FACTS" KEY AND COMMENTARY

GERI'S BEST SOURCES ARE:

friends (jobs, apartments, cars for sale, rides)
library (job descriptions, materials on preparing resumes, for interviews, etc.)
counselor (jobs, testing for aptitudes and abilities)
teacher
doctor
legal clinic
human resources office (jobs, testing for aptitudes and abilities)
parents (budget items: cost of food, cost of car maintance and gasoline, costs of raising a child)
pastor (pastor, rabbi, priest (jobs, child care)
private employment office (jobs)
newspaper (jobs, apartment rentals, car costs)
bus schedules (transportation)
local throw away paper (child care, apartment rentals)
grocery store bulletin board (child care, cars for sale, apartments for rent)
telephone book (names of large companies located near)

EXHIBIT F

BRAINSTORMING

Name____________________

Period__________________

This is an activity involving several people to get as many ideas as possible for consideration.

STEPS IN CONDUCTING A BRAINSTORMING SESSION:

1. Explain the rules.
   no criticism of ideas
   all ideas accepted
2. A person should be chosen to record all ideas on paper or chalk board.
3. The problem should be stated clearly.
4. Set the time from 5-10 minutes. Lengthen the time if ideas are still coming.
5. Process the information; eliminate suggestions which are clearly impossible, illegal, or ridiculous.
6. Feed this information into the decision making model.

EXERCISE USING BRAINSTORMING:

Using brainstorming think of as many jobs as possible and list 10 possible jobs for Geri:

____

____

____

____

____

____

____

____

____

____

EXHIBIT F - COMMENTARY

BRAINSTORMING:

The rules and procedures are given on Exhibit G. The monitoring and keeping students on target is very important. Sometimes your ideas might be used as an impetus to start things off, but should not dominate the activity. Some possible job suggestions would be:

fast foods counter worker
assembly worker
janitor service
sales person
cashier
nurses aide
7-11 clerk
clerk typist
receptionist
waitress
stock clerk

EXHIBIT G

NEWSPAPER ADS

Name____________________

Period____________________

You need a newspaper for this activity.

Most newspapers have a classified ad section. In this section (in small print) is a section called HELP WANTED or JOB OPPORTUNITIES.

In your newspaper, how is the Help Wanted section divided up?

__________ male - female

__________ alphabetized

__________ professional - unskilled

__________ salary

__________ age groupings

List 5-10 jobs a person like Geri could investigate.

____

____

____

____

____

____

____

____

____

____

EXHIBIT H

ROLE PLAYING EXERCISE

Name____________________

Period__________________

(Anticipating the worst)

Most role playing activities are better with 3 persons, although 2 will do. Each person takes a part and does a spontaneous role play for 3-5 minutes using the following situations. When it is over, discuss how you each felt in the role.

1. Jan is a new cashier at the local supermarket and an impatient mother and an unruly child are at the checkout counter.
2. Dan is starting work as a janitor with a grouchy night supervisor. The only other night person is a lively, joking janitor who the supervisor obviously does not like.
3. Janet has a new job as an employee of a fast food chain. Janet is taking an order for a hamburger and coke as Debbie asks her for 3 fries and the assistant manager yells for her to clean up spilled grease on the floor.
4. Mrs. Miller asks Joan, a new clerk typist, to take some letters in to Mr. Bradford for signing. Joan is reluctant because Mr. Bradford likes to pinch young girls.
5. John has a new job as a hospital orderly. When he tells his friend Dan of his new job, he gets a strange look. That night he calls Dave, Dan's brother, and asks what is going on. Dave tells him that his brother thinks men who work in hospitals have problems.

EXERCISE:

After participating in at least one role playing experience write a short paragraph explaining why it will, or will not, help a person with their fears about a new work situation.

EXHIBIT H

ROLE PLAYING EXERCISE COMMENTARY

The scenarios are deliberately set up to cast the "subject" student into the role they may fear the most. The exercises should be taken seriously even though a good deal of exaggerated humor will emerge and should be used to allow students to "safely" deal with their fears.

EXHIBIT I

LACK OF FOLLOW THROUGH

There are many reasons decisions are not carried out - basically, however, it is because there is no follow through.

The following decisions have been made. You must decide why they might not be carried through by filling in the blanks below.

a. confessing a crime
b. marrying a certain person
c. going to college
d. having an abortion
e. ask for a pay raise
f. get a divorce
g. start a new business
h. learn a foreign language
i. changing jobs
j. moving into a new apartment

Indicate which of the above decisions might be hindered by the following things and why. Put the number(s) in the space to the left of the reason and explain it on the line to the right.

1. ___ Anxiety____

2. ___ Family responsibilities and consideration________________________
____

3. ___ Consequences____

4. ___ Emotions blocking reality________________________________

5. ___ Fear____

6. ___ Fear of deciding____

7. ___ Laziness____

8. ___ Wavering____

9. ___ Dependence on others________________________________

10. ___ Lack of confidence________________________________

11. ___ Failure to stick with choice to see if it works____________________
____

12. ___ Guilt____

EXHIBIT I (continued)

13. ___ Uncertainty___________________________

14. ___ Being overwhelmed___________________________

15. ___ Finances___________________________

16. ___ Fear of failure___________________________

17. ___ Need to succeed___________________________

18. ___ Ambivalence___________________________

19. ___ Frustration___________________________

20. ___ Time___________________________

EXHIBIT I - KEY

LACK OF FOLLOW THROUGH

Common answers so answers may vary (the explanations during class discussion is most important) The answers are variable depending on how the student views the situation - according to their experience.

1. a, b, c, d, e, i, j.
2. a, b, c, d.
3. a, b, f, i.
4. b.
5. a, b, c, d, f.
6. b.
7. c, h, i, j.
8. a, b, f, g, i.
9. b, f, g, i, j.
10. c, e, f, g, i.
11. b, c, g.
12. b, d.
13. b, c, d, f, g, i, j.
14. b, f, g, i.
15. b, c, f, j.
16. b, c, e, g, i.
17. a, b.
18. b, c, f, i.
19. b, f, i.
20. c, g, h, j.

EXHIBIT J - KEY

Teacher Key for Exhibit B, Step 8

CRITERIA FOR EVALUATING DECISIONS

Criteria might be:

1. Was the outcome what had been expected?
2. Did it work?
3. Are you happy with it?
4. Were the various needs met?
5. Would you make the same decision again?

EXHIBIT K

ANALYZING POOR DECISIONS

For each of the situations below - list the step at which there was a breakdown in the system. Explain your reasons for choosing the step you chose. What should the person have done?

Remember the model for Decision Making:

1. Clarify the decision to be made
2. Collect facts
3. Identify feelings
4. Alternatives
5. Consequences
6. Make the decision
7. Act on decision
8. Evaluation

1. Rosemary is a lawyer who hates her profession. She dislikes making decisions which affect other peoples' lives.

2. Carol is terribly unhappy working as a janitor and is afraid to tell people what she does for a living.

3. Jim is working as a dish washer and cannot pay all his bills.

4. Mel has gone to school for 8 years beyond high school and is qualified to do 5 technical jobs, but is still unemployed.

5. Lynn has been engaged 7 times. Every engagement seems to just fall apart. Very low self esteem has resulted.

EXHIBIT L

STUDENT EVALUATION FORM FOR DECISION MAKING

1. Is this model useful to you in learning how decisions are made?
   ____ yes ____ no
2. Is this unit practical?
   ____ yes ____ no
3. Will you think of this process (decision making model) when you are faced with serious problems in the future?
   ____ yes ____ no
4. Can you use this model to analyze why some decisions you have already made didn't work out?
   ____ yes ____ no
5. Will you use this method when your friends ask you for advice?
   ____ yes ____ no
6. Should other students learn to use this model?
   ____ yes ____ no
7. Can you remember the 8 steps for decision making in this model right this minute?
   ____ yes ____ no
8. What are the advantages of using this decision making model?
9. What are the disadvantages of using this decision making model?
10. What would make this unit more useful to you?

EXHIBIT M

DECISION MAKING TEACHER CHECKLIST

Suggestions for using this unit:

________ Time for introduction by teacher*

________ Vocabulary defined

________ Group pretest (Exhibit A) given.

________ Exhibit B - K duplicated for each student (Note: each student will need 3-4 Exhibit D forms)

________ Time for periodic review with student if used with only 1 student.

________ Time for class or group discussion of each section.

________ Periodic check to see if reinforcement activities needed.

________ Reinforcement activities used when appropriate. (Exhibits C, E, F, H, J and K)

________ Group or class brainstorming activity provided for.

________ Kuder Interest Survey and/or Job-O available.

________ Role playing opportunity provided.

________ Student completion of Student Packet, Exhibit B.

________ Post test Exhibit D analyzed and feed back given to student.

________ Evaluation of unit by student.

________ Revisions noted on teacher copy of unit.

* In states where it is necessary, inform parents of the discussion of sensitive subject matter. See "Sample Letter to Parents," Exhibit N.

. EXHIBIT N

SAMPLE LETTER TO PARENTS

ORANGE Unified School District
370 n. glassell st., orange, california 92666
telephone (714) 997-6100

Dear Parents:

The Governing Board of the Orange Unified School District requires written notification to parents whenever classes are offered in the elementary and secondary schools in which human reproductive organs and their functions and processes are described, illustrated, or discussed.

Therefore, the Orange Unified School District wishes to inform you that the senior high courses of life science, biology, family living, medical occupations physiology, state requirements and health may use the following films in their units on communicable diseases and reproduction.

MPD 581	A Half Million Teenagers (Venereal Disease)
MPD 468	Have a Healthy Baby
MPD 904	Human Reproduction
Video Tape	Teenagers in Crisis

If you wish to preview any of the above films, you may contact the Instructional Materials Center, 370 North Glassell, Orange, CA 997-6134, to arrange a showing. Other instructional materials from the school collection in the above areas will be available for preview in the assistant principal's office at your child's school during the first three weeks in October.

We welcome your visit and review of these materials. If it is your desire that your child not see these films or attend the classroom instruction, please send written notification to the principal of the school in which your child is enrolled.

Very truly yours,

Donald W. Ingwerson
Superintendent

ACTIVITY PROGRESS EVALUATION (A.P.E)

EXHIBIT O

NAME ____________________

CLASS ____________________

UNIT Decision Making Applied to Careers

CODE	ACTIVITY	DAY	1	2	3	4	5	6	VERIFICATION OF EVALUATION	EVALUATOR
		DATE								STUDENT AIDE TEACHER
1.1.1.	Make a decision list. Exhibit B									
1.1.2	Class Discussion. Exhibit C									
2.1.1	Identify information necessary in making a decision. Exhibit B, Step 2									
2.2.1	Select and organize facts for decision making. Exhibit D									
2.2.2	More fact finding. Exhibit B, Step 2 Exhibit E									
3.3.	Identify common feelings in a given situation. Exhibit B, Step 3 and Exhibit D									

ACTIVITY PROGRESS EVALUATION (A.P.E)

EXHIBIT O (Cont.)

NAME ____________________

CLASS ____________________

UNIT Decision Making Applied to Careers

CODE	ACTIVITY	DAY 1	2	3	4	5	6	VERIFICATION OF EVALUATION	EVALUATOR
		DATE							STUDENT AIDE TEACHER
3.2.1	Become familiar with JOB-O andKuder Interest Survey. Exhibit B, Step 3								
4.1.1	Brainstorm job possibilities. Exhibit B, Step 4 and Exhibit F								
4.1.2	Research job possibilities in the newspaper. Exhibits G and D								
5.1.1	List positive and negative consequences of jobs. Exhibit B, Step 5 and Exhibit D								
6.2.1	Role play. Exhibit B, Step 6 and Exhibit H								
7.1.1	Follow through the decision with action. Exhibit B, Step 7								

ACTIVITY PROGRESS EVALUATION (A.P.E)

EXHIBIT O (Cont.)

NAME __________

CLASS __________

UNIT Decision Making Applied to Careers

CODE	ACTIVITY	DAY DATE	1	2	3	4	5	6	VERIFICATION OF EVALUATION	EVALUATOR STUDENT AIDE TEACHER
7.2.1	Class discussion. Exhibit B, Step 7 and Exhibit I									
8.1.1	Class discussion of criteria for analyzing decisions. Exhibit B, Step 8									
8.2.1	Analyze a specific situation. Exhibit B, Step 8 and Exhibit K									

TITLE: CREATING A JOB INTERVIEW FILE
BY: Tricia Casey, Leslie Ravin, Michael Sayward, Paul Todd
TIME Three to Four - 50 Minute Periods

GRADE LEVELS: 9-12
SUBJECT AREAS:
Business, Language Arts
Counseling, Vocational
Education, Consumer
Education, Marriage
and Family

GUIDELINES FOR USE OF UNIT

RATIONALE: The student can improve the chances of getting employment by being prepared with certain information when applying for a job or going for an interview. A student who appeared at a job interview with a file containing a copy of his Social Security Card, a resume and letters of recommendation from three adults would appear to be quite conscientious to the interviewing employer. To do this, the students' personal data should be readily available.

GOALS: The student will develop a job interview file which will include personal information, a resume, personal references and letters of recommendation.

UNIT OBJECTIVES: (Detailed in Student Performance Objectives.) At the end of the unit, the students will be able to:

1.0 List relevant personal information including name, addres, telephone number.

2.0 Write a resume which would include personal information outlined in objective #1.0, a list of personal skills and interests, educational background, previous work related experiences and personal references.

3.0 Obtain letters of recommendation from three adults to be included in their job interview file.

POSSIBLE INTEGRATION WITH RELATED SUBJECTS AND COUNSELING ACTIVITIES: This unit would be an excellent supplementary unit to be used after the Skills Assessment Unit and the Values Assessment Unit in any of these content areas; Business, Language Arts, Vocational Education, Consumer Education, Marriage and Family, Social Psychology, and the Counseling Program.

SPECIAL INSTRUCTIONS TO THE TEACHER: At the end of this unit each student will have a file to take when applying for a job or going for a job interview. This file will include a photocopy of their social security card, a resume, letters of recommendation from three different adults and a page of "Help Wanted" ads from local newspaper (optional) You should have a list of places where the students may obtain an application for a Social Security Card: school counselor, post office, Social Security Office. If at all possible, the teacher should try to have a supply on hand to distribute to students. Contact your State Department of Employment for current local regulations applicable to job applications. For example, California laws prohibit mandatory answering of questions pertaining to race and religion. This is important because many employers use outdated job application forms that ask illegal information. This activity may be optional. It was designed for the student who has problems remembering his address (including zip code and correct spelling) and phone number (including Area Code). The teacher will be able to determine which students, if any, need this activity. Exhibit A Job Skills Checklist needs to be duplicated before class. Exhibit C Personal Reference Guide will need to be duplicated before class. The teacher should present on the chalkboard a list of ideas which would be appropriate in a letter of recommendation (for example, "works well with children" would be more explicit than "is a nice person"). The teacher will want to emphasize the individual's Job Skills and specifics of his/her personality and character. Exhibit D could be used as a guide for the teacher. The student may want to keep a list of previous interviews. If the student found a job in the want ads, the student may want to circle the ad and keep it for future reference and interview preparation.

RESOURCES:

1. State Department of Employment
2. To obtain Social Security Application - Local Post Office, School Counselor, Social Security Office, Phone Book
3. Access to xerox or photocopy machine
4. Ditto machine and materials

STUDENT PERFORMANCE OBJECTIVES: During or at the end of the unit, the student will be able to:

1.1 Apply for a Social Security Card if not done previously.

1.2 Know what information is required to give in filling out a job application.

1.3 List all necessary personal information including name, address and phone number.

2.1 Write a resume to be included in the Job Interview File.

STUDENT PERFORMANCE OBJECTIVES: During or at the end of the unit, the student will be able to: (cont.)

3.1 Compile a list of acquaintances who would be qualified to write a letter of recommendation for the student.

3.2 Select three persons from the list compiled by the student who could write a letter of recommendation for the student.

4.1 Put resume, photocopy of Social Security Card and letters of recommendation into a file to be taken when applying for a job or going for an interview.

CONCEPT	CODE	INSTRUCTIONAL STRATEGIES/ LEARNING ACTIVITIES	RESOURCES/ MATERIALS	EVALUATION
The student must have a Social Security Card in order to get a job.	1.1.1 or	Have the students make a photocopy of their Social Security Card.	Social Security Card xerox or photocopy machine	Student checklist Exhibit E
	1.1.2	If student does not have a Social Security Card have the student fill out an application and send it in.	Social Security Card application (see Resources) First class postage stamp	Exhibit E Student checklist
The students should know that there are laws that prohibit the mandatory answering of certain types of questions.	1.2.1	Discuss in class what is relevant personal information as regulated by local state employment regulations	See special teacher instructions. 1.1.2	Exhibit E Student checklist
Some students may have specific disabilities which hinder their retention of information. These students will need to record information which will be referred to often.	1.3.1 (optional)	On a sheet of paper have the students make a list of personal information for their job file - name, address, relephone number.	See special teacher instructions 1.1.3	Exhibit E Student checklist
The purpose of a resume is to assist in obtaining a job; therefore, a resume should include only positive information.	2.1.1	On Exhibit A Job Skills Checklist, have the students check any of the jobs or skills that apply to them. List these skills under the appropriate categories in part 2.	Exhibit A Job Skills Checklist See special teacher instructions 2.1.1 ditto machine	Exhibit E Student checklist
	2.1.2	Have the students fill in Exhibit B A Sample Resume	Exhibit B A Sample Resume	Exhibit E Student checklist

CONCEPT	CODE	INSTRUCTIONAL STRATEGIES/ LEARNING ACTIVITIES	RESOURCES/ MATERIALS	EVALUATION
	2.1.3	Identify for students possible personal references - neighbor, teacher, friend (not a previous employer or relative).	Exhibit A Job Skills	Student checklist Exhibit E
	2.1.4	When Exhibit B "A Sample Resume" is completed, have the students type (if they know how) or neatly print their final resume.	Exhibit B A Sample Resume Typewriter Pen	Student checklist Exhibit E
An employer would look favorably on a student who was well-prepared and competent by presenting letters of recommendation when applying for a job.	3.1.1	Using Exhibit C Personal Referance Guide, have the students list 3-5 adults outside the immediate family who know you well enough to write a good letter of recommendation.	Exhibit C Personal Reference Guide Paper and pencil See special teacher instructions 3.1.1 ditto machine	Student checklist Exhibit E
	3.2.1	From the list compiled in activity 3.1.1, have the students select three adults and ask them to write a favorable letter of recommendation for you, to go in Job Interview File.	List from activity 3.1.1 See special teacher instructions 3.2.1 for teacher Exhibit D	Student checklist Exhibit E
Student will have a file containing information required when filling out a job application or going for a job.	4.1.1	Give each student a manila or construction paper file folder to put the following information into:	Manila file folder or construction paper	Student checklist Exhibit E
		1.1.1 A photo copy of their Social Security Card	Photocopy of their Social Security Card	
		1.3.1 List of personal information (optional)	List of personal information (optional)	
		2.1.4 Resume	Resume	
		3.2.1 Three letters of recommendation	Three letters of recommendation	

CONCEPT	CODE	INSTRUCTIONAL STRATEGIES/ LEARNING ACTIVITIES	RESOURCES/ MATERIALS	EVALUATION
	4.1.2	Optional - Student may want to include local want ads for reference	Local Newspaper See special teacher instructions 4.1.2	

EXHIBIT A - PART 1

JOB SKILLS CHECK LIST

To The Student: Look at the following list and check any which you have done whether you were paid or not.

- ____________________Occasional babysitting
- ____________________Regular babysitting
- ____________________Babysit brothers and sisters
- ____________________Play with children in the park
- ____________________Take younger children to the movies
- ____________________Teach little kids
  - __________________To Skate
  - __________________To ride a bike
  - __________________Arithmetic
  - __________________Reading
  - __________________Games - Sports
  - __________________Other
  - __________________
  - __________________
- ____________________Housework for your family
- ____________________Housework for others
- ____________________Wash and iron for own family
- ____________________Wash and iron for others
- ____________________Strip and wax floors
- ____________________Wash windows
- ____________________Cook for the family
- ____________________Cook for others
- ____________________Mend clothing
- ____________________Sew your own clothes

EXHIBIT A - (Cont.)

JOB SKILLS CHECKLIST

____________________Market for the family

____________________Market for others

____________________Yard work for own family

____________________Yard work for others

____________________Weed pulling

____________________Hedge trimming

____________________Re-pot plants

____________________Plant a vegetable garden

____________________Trash clean up

____________________Wash Car

____________________Wax Car

____________________Interior house painting

____________________Exterior house painting

____________________Refinish furniture

____________________Interior house decorating

____________________Build shelves and cabinets

____________________Make signs

____________________Exercise pets

____________________Groom pets

____________________Feed pets

____________________Breed pets

____________________Speak in public

____________________Supervise other people at work

____________________Fill out and explain forms to others

____________________Translate for others

____________________Collect for neighborhood drives (newspaper etc.)

EXHIBIT A - (Cont.)

JOB SKILL CHECKLIST

____________________Door-to-door surveys

____________________Addressing and mailing (Cards, letters, etc.)

____________________Youth service projects

____________________Serve at social functions

____________________Decorate for parties

____________________Organize parties

____________________Drive older people to market

____________________Read to older people

____________________Volunteer at hospital

EXHIBIT A - PART 2

JOB SKILLS CHECKLIST

Now that you have checked the skills that apply to you in Part 1, list your skills under the appropriate categories below

Child Care

____

____

____

____

____

____

Caring for the Home (Interior)

____

____

____

____

____

____

Caring for the yard and home (Exterior)

____

____

____

_____________________ ____________________

____

_______________________ __________________

EXHIBIT A - PART 2 (Cont.)

JOB SKILLS CHECKLIST

Working with your hands

____

____

____

____

____

____

Caring for animals

____

____

____

____

____

____

Public Service and helping others

____

____

____

____

____

____

Now you have a list of personal skills that may be included in your personal resume.

EXHIBIT B

A SAMPLE RESUME

Name____

Address____

City_______________________State_________________Zip Code__________

Phone______________________________

Education (indicate High School Diploma or College degree(s) and date(s)

Name of Institution:____

Employment (if any paid employment)

1)____(who for)

____(job description)

____(Dates)

2)____(who for)

____(Job description)

____(dates)

(Continue on back of page)

Work Experience (non-paid)

1)____(who for)

____(type of job)

____(dates)

2)____(who for)

____(type of job)

____(dates)

Other Skills (from skills list from Skills Assessment Unit)

____

____

EXHIBIT B - (Cont.)

A SAMPLE RESUME

Hobbies and other Interests (clubs, school activities etc.)

____

____

Personal References (other than a relative)

1) Name____

Address__________________________City_________State_____

Phone______________________

2) Name____

Address__________________________City_________State_____

Phone______________________

3) Name____

Address__________________________City_________State_____

Phone______________________

EXHIBIT C

PERSONAL REFERENCE GUIDELINE

RULES for Selecting Reference profile

E. Personal References: These are people who know you and can be contacted by your potential employer to find out more about you.

1. You will list at least two adults who will say good things about you.

2. Unless you have worked in a family business you will not list your parents and immediate family.

3. Make sure you contact the person and ask them if they would be a reference for you. (so they will know what's going on) Most people are very flattered you would ask them to help.

4. You will need their name(s), address (business or home) and phone number. You may use a title: Mayor, Father, President, etc., and the name of their company.

5. You may choose any adults. Consider any of the following:

____________Teacher

____________School Counselor

____________Priest or Minister

____________Neighbor

____________Parents' friends

____________Maybe aunts/uncles

____________Youth group leader

____________Coach

____________Former supervisor or employer

EXHIBIT D

LETTERS OF RECOMMENDATION

To The Teacher: The teacher should emphasize to the students to have a letter prepared that states their own perceived strong points as an aid to a prospective letter of recommendation writer. Exhibit D would be useful to the students in preparing this letter. List below are appropriate terms used in writing letters of recommendation.

Instead of Saying:	It is better to Say:
Works well	Does very neat work
Is a good worker	Is conscientious about the job
Does what is expected	Follows directions well
Is a nice person	Is friendly and gets along well with others
Always looks nice	Always dresses appropriately for work
Is nice to work with	Is pleasant, good-natured; has a pleasant personality
Works well with others	Is cooperative in dealing with others

ACTIVITY PROGRESS EVALUATION (A.P.E)

EXHIBIT E

NAME ____________________

CLASS ____________________

UNIT ____________________

CODE	ACTIVITY	DAY 1	2	3	4	5	6	VERIFICATION OF EVALUATION	EVALUATOR
		DATE							STUDENT AIDE TEACHER
1.1.1	Make a photocopy of your Social Security Card, if you have one.	X							STUDENT
1.1.2	If you do not have a Social Security Card, obtain an application (If your teacher does not have any, you will be directed where to get one) and have your teacher help you fill it out.	X							STUDENT TEACHER
1.2.1	Discuss with your teacher and other members of your class, personal information that is regulated by local state employment regulations.	X							STUDENT TEACHER
1.3.1	Write your full name, address (including zip code) and telephone number (including area code) on a sheet of paper.	X							STUDENT
2.1.1	Using Exhibit A Job Skills Checklist, Check any of the jobs or skills that apply to you. Then list these under the appropriate categories in part 2.		X						STUDENT
2.1.2	Complete Exhibit B A Sample Resume.		X						TEACHER

ACTIVITY PROGRESS EVALUATION (A.P.E.)

EXHIBIT E (Cont.)

NAME ____________________

CLASS ____________________

UNIT ____________________

	DAY	7	8	9	10	11	12	VERIFICATION OF EVALUATION	EVALUATOR
	DATE								STUDENT AIDE TEACHER
CODE	ACTIVITY								
2.1.3	Discuss with teacher possible sources of personal references.		X						TEACHER STUDENT
2.1.4	Type or neatly print the final draft of your resume.			X					TEACHER
3.1.1	List 3-5 Adults who would possibly write a letter of recommendation for you.				X				TEACHER STUDENT
3.2.1	Write a sample letter of recommendation using Exhibit D from this, ask 3 adults to write a letter of recommendation for you.				X				STUDENT
4.1.1	Get a manila file folder from your teacher and insert the following: 1) List of personal information 2) Photocopy of Social Security Care 3) Resume 4) 3 letters of recommendation.				X				STUDENT

TITLE: BASIC SPANISH FOR HEALTH CAREERS
BY: Don Smith
TIME: Five - 45 Minute Periods

GRADE LEVELS: 9-12
SUBJECT AREAS:
Career Education,
Spanish, Public
Health Aide
Vocational Education

GUIDELINES FOR USE OF UNIT

RATIONALE: Frequently health or emergency personnel find it necessary to communicate in Spanish with Hispanic persons who have little or no knowledge of English. Travelers who become ill in Latin countries would also find a basic health vocabulary useful. A young person interested in applying for a position in the health field would be able to list this course and acquired skills on a resume.

GOALS: To master a basic Spanish health vocabulary which could be used by individuals in the health field.

UNIT OBJECTIVES: (Detailed in Student Performance Objectives.) At the end of the unit, the students will be able to:

1.0 Identify in Spanish the various items listed on a health questionnaire which is printed in English.

2.0 Translate short phrases related to everyday health terms.

3.0 Interpret time frames including months, days and hours.

POSSIBLE INTEGRATION WITH RELATED SUBJECTS AND COUNSELING ACTIVITIES: This unit could easily be incorporated within the beginning or intermediate Spanish classroom as a one week unit with no alteration.

SPECIAL INSTRUCTIONS TO THE TEACHER: This unit is designed to provide the student with survival Spanish relative to the health field. Although the designated teacher may not speak Spanish, the accompanying cassette tape should provide sufficient modeling to enable the student to acquire an adequate pronunciation for basic communication. An alternative to using the cassette tape would be to ask a native speaker or Spanish teacher to model the Spanish words and phrases for the students. It will be necessary and helpful to make transparencies of Exhibits D, H, and I.

SPECIAL INSTRUCTIONS TO THE TEACHER: (Cont.) Preparation time will vary according to: 1) Availabilty of equipment needs 2) Expertise of the teacher in the area of Spanish. The teacher must have confidence in his/her ability to pronounce the items in Spanish. Teacher preparation time; therefore, should include becoming familiar with the basic Spanish pronunciation (included on cassette) before attempting to present the unit. If the teacher lacks the confidence to pronounce the words and phrases in Spanish, it will be necessary to receive the help of a Spanish speaking aide.

Concerning time restraints, it would be reasonable to expect that a class with prior knowledge of Spanish would not need as much time to complete the objectives as a class with no prior exposure to Spanish. A teacher lacking prior knowledge of Spanish, and unable to receive the assistance of a bilingual aide, would also need additional time.

Objectives may be presented concurrently, rather than one being completed before beginning another objective. For example, a "Spanish Guide to the Doctor's Office" may be reviewed on the same day that days/months are being presented.

The primary goal is to "master" a basic Spanish health vocabulary. It should be noted that, just like any other area in foreign language, the new knowledge must be periodically reviewed and reinforced for optimum results.

RESOURCES:

1. Transparency materials and equipment, overhead projector and screen
2. Duplicating materials and equipment
3. Cassette tape player
4. Teacher reference material: (dictionary) Spanish - English, English - Spanish dictionary. Any publisher
5. Teacher reference material: (books) Pei, Mario and Fisher, John, *A Foreign Language Guide to Health Care*, Chicago: Blue Cross Association, 1975.

STUDENT PERFORMANCE OBJECTIVES: During or at the end of the unit, the student will be able to:

1.1 Assist a Spanish-speaking person fill out a health questionnaire.

2.1 Use typical phrases which would be asked or answered at the doctor's office.

3.1 Communicate to a Spanish-speaking person the date and the time to return for an appointment.

CONCEPT	CODE	INSTRUCTIONAL STRATEGIES/ LEARNING ACTIVITIES	RESOURCES/ MATERIALS	EVALUATION
Assisting a Spanish-speaking person fill out a health questionnaire or health history is a daily fact of life at doctors offices, clinics, and hospitals across the country	1.1.1	As a pre-test, give each student a copy of the health questionnaire printed in Spanish, and ask them to fill it out as best they can.	See Exhibit A	Student correction of the health questionnaire printed in Spanish (See Exhibit B)
Empathy for another person's point of view fosters learning.	1.1.2	Discuss with students how a Spanish-speaking person must feel when asked to fill out a form in a language unknown to them.	See Exhibits A & B	Teacher writes students comments on chalkboard
Initial auditory training enhances foreign language learning.	1.1.3	Have students listen several times to the section of cassette tape entitled Health Questionnaire, and practice repeating the words aloud.	Cassette tape labeled Exhibit C	Teacher checks the appropriate box on Exhibit K to show student completion.
Oral practice and review is essential to foreign language learning.	1.1.4	Have the students practice the vocabulary of the Health Questionnaire with a partner or the teacher While one student looks at the Spanish Health Questionnaire, the other student, looking at the English Health Questionnaire, will repeat the terms in Spanish. The student who is looking at the Spanish Health Questionnaire will offer assistance when the partner has trouble remembering. The two students should take turns.	See Exhibits A & B	Teacher checks the appropriate box on Exhibit K to show student completion. Students will check each others pronunciation and comprehension.

CONCEPT	CODE	INSTRUCTIONAL STRATEGIES/ LEARNING ACTIVITIES	RESOURCES/ MATERIALS	EVALUATION
If students know they will be called on in class, they will be motivated to learn.	1.1.5	The teacher should select items at random from the English Health Questionnaire and call on students to supply the equivalent Spanish. Do this until the questionnaire has been covered several times.	See Exhibits A & B	Teacher checks the appropriate box on Exhibit K to show completion.
	1.1.6	As a post-test, the student should translate selected items on the English Health Questionnaire into Spanish. This may be done either by writing them next to the English item or saying them aloud to the teacher. As an Alternate Post-test, the teacher may give the student a copy of the Health Questionnaire printed in Spanish and have them fill it out.	See Exhibit B See Exhibit A	Teacher uses Exhibit A as a key. The desired response is a score of 80% correct.
Frequently communication between a Spanish speaker and an English speaker can occur if one party understands a minimum amount of vocabulary which revolves around a particular topic.	2.1.1	Have the students listen several times to the section of the cassette tape entitled "A Spanish Guide to the Doctor's Office," repeating aloud the words and phrases.	See the cassette tape labeled Exhibit C	Teacher checks the appropriate box on Exhibit K to show completion.
	2.1.2	Give a handout to each student entitled "A Spanish Guide to the Doctor's Office." Using a transparency of the same list, drill students on these phrases.	See Exhibit D	To check and reinforce understanding, the teacher should cover up the English section of the transparency with a peice of paper and orally

CONCEPT	CODE	INSTRUCTIONAL STRATEGIES/ LEARNING ACTIVITIES	RESOURCES/ MATERIALS	EVALUATION
			(continued)	quiz the students on the English equivalents. After this, the Spanish side should be covered up and quizzed. Do this exercise 2 or 3 times.
Learning often occurs at a faster pace in a small group.	2.1.3	The teacher may assign the students to work in pairs or small groups to practice the basic phrases from "A Spanish Guide to the Doctor's Office." One student should be assigned as group leader. The group leader should direct the group to give the Spanish translations to the English phrases. Example: Group Leader: How do you say "I am ill" in Spanish. Student: You say "Estoy Enfermo."	See Exhibit D	Teacher checks the appropriate box on Exhibit K to show student completion. Students check each others pronunciation and understanding
	2.1.4	To test comprehension, have students take the matching test. The teacher may opt to make the test strictly translation by blanking out Section A through DD; In very small groups, the translation may be done orally.	See Exhibit E	Teacher correction of test (See Exhibit E-key). The desired response is a score of 80% correct.

CONCEPT	CODE	INSTRUCTIONAL STRATEGIES/ LEARNING ACTIVITIES	RESOURCES/ MATERIALS	EVALUATION
		If the teacher decides to make the test a translation test, the matching test designed for the unit may be used as a trial or pratice test.[1]		
A larger Spanish vocabulary would be useful to health or emergency personnel.	2.1.5	A section on the "Parts of the Body" is included as supplementary work for motivated students or as extra credit	See Exhibit F	Teacher correction of Exhibit F - test (See Exhibit F-key)
Since many medical problems cannot be cleared up in one visit, it is important that the Spanish-speaking person know when to return for an appointment.	3.1.1	Give to each student a handout entitled Time Frames. Point out to the students that the months in Spanish are cognates, words that sound and mean the same in both languages.	See Exhibit G	The teacher requests the students to cover up the English side of the handout with a piece of paper. Looking at the months in Spanish, write down the English Equivilents
	3.1.2	Have the students listen several times to the section of the cassette tape entitled Time Frames, repeating aloud the months of the year and days of the week. As the native speaker on the tape is saying the months and days, the teacher should be pointing to them on a transparency.	See the cassette tape labeled Exhibit C. Also see Exhibit H and Exhibit I.	The teacher checks the appropriate box on Exhibit K to show completion.

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[1] Oral testing or practice may also be accomplished with the use of a tape recorder. The teacher may set up a tape recording station in a center location such as a media center and schedule students in for testing or practice.

CONCEPT	CODE	INSTRUCTIONAL STRATEGIES/ LEARNING ACTIVITIES	RESOURCES/ MATERIALS	EVALUATION
In learning a foreign language, itis best to go from the easy to the more difficult. Learning from Spanish to English is easier than learning from English to Spanish.	3.1.3	The teacher should drill the students on the months and days by covering up first the English portion of the transparency, then the Spanish side. The teacher may call on the class to give the response in unison or may call on individual students.	See Exhibit H and Exhibit I	Teacher checks the appropriate box on Exhibit K to show student completion
	3.1.4	The teacher may assign the students to work in pairs or small groups to practice the months and days.	See Exhibit G	The teacher checks the appropriate box on Exhibit K to show student completion.
	3.1.5	Have the students read Part C and Part D of the handout and then do the exercies.	See Exhibit G	Student correction of the exercies (See Exhibit G-Key)
	3.1.6	Give each student a stack of eight business cards. On the face of the cards if written an appointment time in English. Have the students turn each card over and write the appointment in Spanish. Tell the students not to forget to begin with the word "appointment" in Spanish.	See Exhibit J	Teacher correction of the appointments (See Exhibit J-Key) The desired result is six appointments made in correct Spanish.

EXHIBIT A

CUESTIONARIO DE SALUD

FECHA ____________

NOMBRE ____________

TELEFONO ____________

DIRECCION ____________

FECHA DE NACIMIENTO ____________

____

EDAD ____________

¿Tiene usted:

- Alergías? ☐ No ☐ Sí ¿Qué tipo?__________
- Asma? ☐ No ☐ Sí ¿Qué tipo?__________
- Diabetes? ☐ No ☐ Sí ¿Toma insulina? ☐ No ☐ Sí
- Infecciones de oídos? ☐ No ☐ Sí ¿Qué tipo?__________
- Epilepsia o convulsiones? ☐ No ☐ Sí ¿Qué tipo?__________
- Enfermedades del corazón? ☐ No ☐ Sí ¿Qué tipo?__________

¿Ha tenido usted:

- Enfermedades graves? ☐ No ☐ Sí ¿Qué tipo?__________
- Heridas graves? ☐ No ☐ Sí ¿Qué tipo?__________
- Cirugía? ☐ No ☐ Sí ¿Qué tipo?__________

¿Tiene usted:

- Dificultad en ver? ☐ No ☐ Sí
- Usa lentes? ☐ No ☐ Sí
- Dificultad en oir? ☐ No ☐ Sí

¿Toma usted medicina diarimente? ☐ No ☐ Sí ¿Qué tipo?__________

EXHIBIT B

HEALTH QUESTIONNAIRE

DATE ______________________

NAME ______________________

TELEPHONE ______________________

ADDRESS ______________________

____

BIRTH DATE ______________________

AGE ______________________

DO YOU HAVE:

Allergies? ☐ No ☐ Yes Specify ______________________

Asthma? ☐ No ☐ Yes Specify ______________________

☐ No ☐ Yes Specify ______________________

Diabetes? ☐ No ☐ Yes Take insulin? ☐ No ☐ Yes

Ear Infections? ☐ No ☐ Yes Specify ______________________

Epilepsy or Seizures? ☐ No ☐ Yes Specify ______________________

Heart Condition? ☐ No ☐ Yes Specify ______________________

HAVE YOU HAD:

Serious Illness? ☐ No ☐ Yes Specify ______________________

Serious Injury? ☐ No ☐ Yes Specify ______________________

Surgery? ☐ No ☐ Yes Specify ______________________

DO YOU:

Have trouble seeing? ☐ No ☐ Yes

Wear glasses? ☐ No ☐ Yes

Have trouble hearing? ☐ No ☐ Yes

Take medication? ☐ No ☐ Yes Specify ______________________

____

EXHIBIT C

A cassette tape, labeled Exhibit C, is available with this unit to allow the student to practice the Spanish pronunciation.

To order this cassette send $3.00 to Orange Unified School District, 370 North Glassell Street, Room 202, Orange, California 92666 to cover cost and handling.

EXHIBIT D

A SPANISH GUIDE TO THE DOCTOR'S OFFICE

1.	What's your name?	1.	¿Cómo se llama usted?
2.	How are you?	2.	¿Cómo está usted?
3.	What's the problem?	3.	¿Cuál es el problema?
4.	Where does it hurt?	4.	¿Dónde le duele?
5.	Have you been ill long?	5.	¿Ha estado enfermo mucho tiempo?
6.	Lie down.	6.	Acuéstese
7.	Remove (take off) your clothes (to the waist)	7.	Desnúdese (hasta la cintura)
8.	Open your mouth	8.	Abra la boca.
9.	Stick out your tongue	9.	Muéstreme la lengua
10.	Breathe	10.	Respire
11.	Inhale	11.	Inhale
12.	Exhale	12.	Exhale
13.	You have fever	13.	Usted tiene fiebre
14.	I'm going to give you an injection.	14.	Le voy a dar una inyección
15.	Take this (in water)	15.	Tome esto (Con agua)
16.	Have this prescription filled.	16.	Haga preparar esta receta
17.	Are you allergic to ______________?	17.	¿Es usted alérgico a ______?
18.	Do you feel better now?	18.	¿Se siente mejor ahora?
19.	You have to stay in bed.	19.	Usted tiene que quedarse en cama.
20.	You have to go the hospital.	20.	Usted tiene que ir al hospital.
21.	Who is your next of kin?	21.	¿Quién es su pariente más próximo?
22.	Please call a doctor.	22.	Llame al doctor, por favor.
23.	I am ill	23.	Estoy enfermo.
24.	I have a cough	24.	Tengo tos
25.	I have a headache	25.	Tengo dolor de cabeza
26.	I have pain here	26.	Tengo dolor aquí
27.	Accident	27.	Accidente
28.	Emergency	28.	Emergencia
29.	A cut	29.	Una herida
30.	A bruise	30.	Una contusión

EXHIBIT E

TEST - "A SPANISH GUIDE TO THE DOCTOR'S OFFICE"

MATCHING

1._____What's your name?
2._____How are you?
3._____What's the problem?
4._____Where does it hurt?
5._____Have you been ill long?
6._____Lie Down
7._____Remove (take off) your clothes (to the waist)
8._____Open your mouth
9._____Stick out your tongue
10._____Breathe
11._____Inhale
12._____Exhale
13._____You have fever
14._____I'm going to give you an injection.
15._____Take this (in water)
16._____Have this prescription filled
17._____Are you allergic to_________?
18._____Do you feel better now?
19._____You have to stay in bed.
20._____You have to go the hospital.
21._____Who is the next of kin.
22._____Please call a doctor.
23._____I am ill
24._____I have a cough.
25._____I have a headache.
26._____I have pain here.
27._____Accident
28._____Emergency
29._____A cut
30._____A bruise

A. Acuéstese
B. Estoy enfermo
C. Haga Preparar esta receta
D. ¿Cómo se llama?
E. Exhale
F. Una Herida
G. Abra la boca
H. Tengo Dolor de cabeza
I. Usted tiene que guedarse en cama.
J. Una Contusión
K. Tengo dolor aquí
L. Inhale
M. Tome esto (Con agua)
N. Llame all doctor, por favor
O. Usted tiene que ir al hospital
P. Usted tiene fiebra
Q. Accidente
R. ¿Dónde le duele?
S. Le voy a dar una inyessión
T. Tengo tos
U. ¿Quién es el pariente más próximo?
V. ¿Cuál es el problema?
W. Respire
X. ¿Está usted mejor ahora?
Y. Es usted alérgico a _____?
Z. ¿Cómo está usted?
AA. ¿Ha estado enfermo mucho tiempo?
BB. Desnúdese (Hasta la cintura)
CC. Muéstreme la lengua
DD. Emergencia

EXHIBIT E - Key

1. D
2. Z
3. V
4. R
5. AA
6. A
7. BB
8. G
9. CC
10. W
11. L
12. E
13. P
14. S
15. M
16. C
17. Y
18. X
19. I
20. O
21. U
22. N
23. B
24. T
25. H
26. K
27. Q
28. DD
29. F
30. J

EXHIBIT F

PARTS OF THE BODY

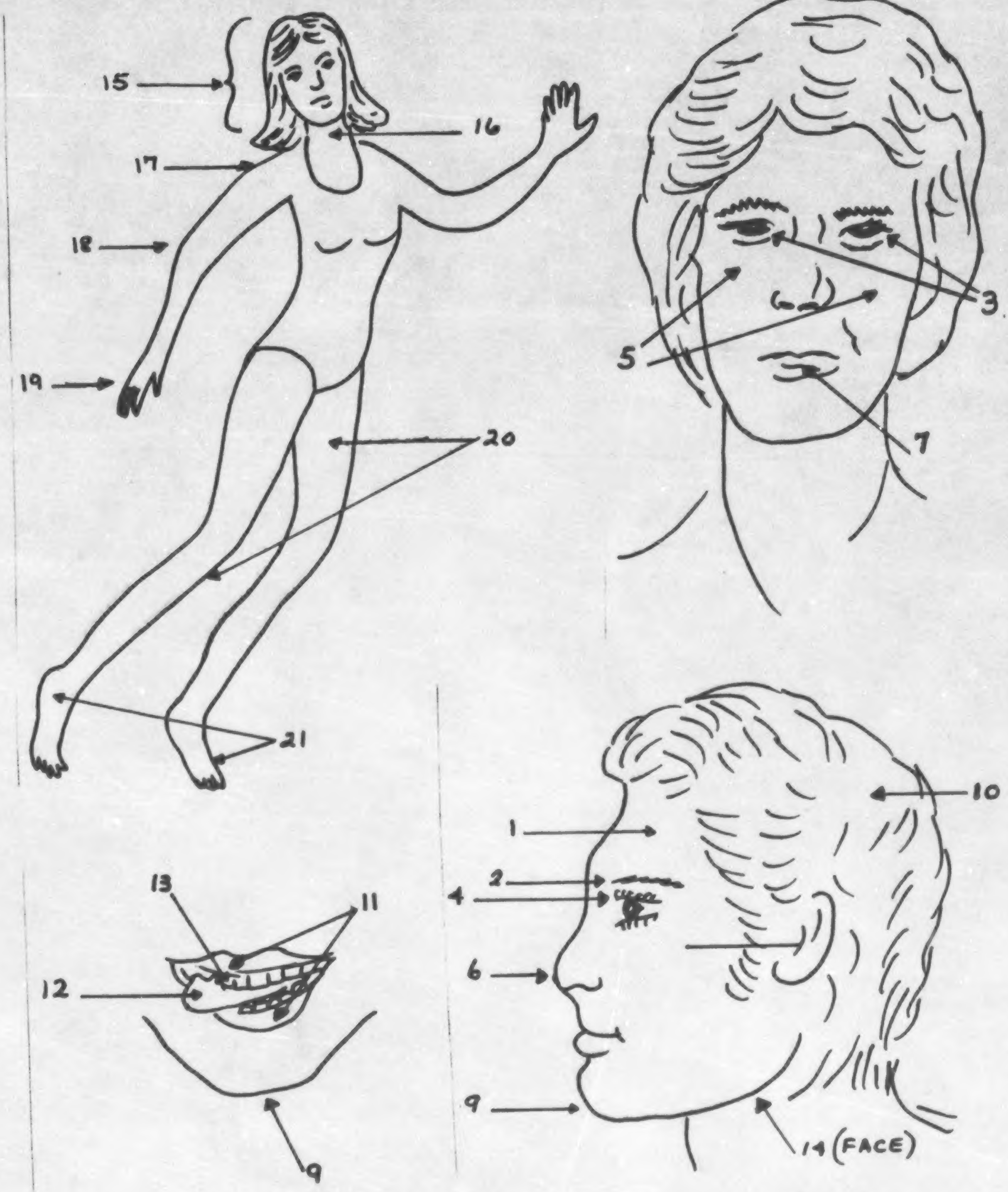
15
16
17
18
19
20
21
3
5
7
13
11
12
9
10
1
2
4
6
9
14 (FACE)

EXHIBIT F - (Cont.)

PARTS OF THE BODY

1. Frente
2. Cejas
3. Ojos
4. Pestañas
5. Mejillas
6. Nariz
7. Boca
8. Oreja
9. Barbilla
10. Pelo
11. Labios
12. Lengua
13. Dientes
14. Cara
15. Cabeza
16. Cuello
17. Hombro
18. Brazo
19. Mano
20. Piernas
21. Pies

EXHIBIT F

TEST - ON PARTS OF THE BODY

Look at the pictures on page one of Exhibit F;

1._____

2._____

3._____

4._____

5._____

6._____

7._____

8._____

9._____

10._____

11._____

12._____

13._____

14._____

15._____

16._____

17._____

18._____

19._____

20._____

21._____

A. mano

B. brazo

C. cejas

D. frente

E. cabeza

F. ojos

G. nariz

H. hombro

I. pelo

J. dientes

K. barbilla

L. cuello

M. orejas

N. boca

O. labios

P. lengua

Q. mejillas

R. cara

S. pestañas

T. piernas

U. pies

EXHIBIT F - KEY

TO THE TEST ON PARTS OF THE BODY

1. D
2. C
3. F
4. S
5. Q
6. G
7. N
8. M
9. K
10. I
11. O
12. P
13. J
14. R
15. E
16. L
17. H
18. B
19. A
20. T
21. U

A. mano
B. brazo
C. cejas
D. frente
E. cabeza
F. ojos
G. nariz
H. hombro
I. pelo
J. dientes
K. barbilla
L. cuello
M. oreja
N. boca
O. labios
P. lengua
Q. mejillas
R. cara
S. pestañas
T. piernas
U. pies

EXHIBIT G

TIME FRAMES

A) Months
B) Days
C) Hours
D) How to set up an appointment

STUDENT PERFORMANCE

OBJECTIVE: To be able to communicate to a Spanish-speaking person the time to return for an appointment.

A) Months (Los meses)

1.	January	1.	Enero
2.	February	2.	Febrero
3.	March	3.	Marzo
4.	April	4.	Abril
5.	May	5.	Mayo
6.	June	6.	Junio
7.	July	7.	Julio
8.	August	8.	Agosto
9.	September	9.	Septiembre
10.	October	10.	Octubre
11.	November	11.	Noviembre
12.	December	12.	Diciembre

B) Days (Los días)

1.	Monday	1.	Lunes
2.	Tuesday	2.	Martes
3.	Wednesday	3.	Miércoles
4.	Thursday	4.	Jueves
5.	Friday	5.	Viernes
6.	Saturday	6.	Sábado
7.	Sunday	7.	Domingo

C) Hours (Las horas)

To be able to tell time correctly in Spanish would require that the student know how to count to thirty in Spanish. Since the purpose of this lesson is not to instruct in counting, but to communicate on a very basic level, the simplest method to convey time is to write it down. If the Spanish-speaking person still doesn't understand, you may draw a clock face and draw in the hands.

EXHIBIT G - (Cont.)

TIME FRAMES

D) How to set up an appointment

The word "APPOINTMENT" in Spanish is "CITA." On a piece of paper or on the back of a doctor's business card, write the word "CITA" and then the day of the month, the day of the week, and the time in Spanish. Do not abbreviate. Notice that the word "OF" in Spanish is "DE."

EXAMPLE:	TRANSLATION:
CITA	- APPOINTMENT
25 de Noviembre	- NOVEMBER 25
Miércoles	- WEDNESDAY
3:00	- 3:00

E) Exercise: (Write in Spanish)

1. Appointment
September 18
Tuesday
11:15

2. Appointment
January 8
Monday
9:00

3. Appointment
April 11
Wednesday
8:30

4. Appointment
July 18
Thursday
10:15

5. Appointment
November 6
Tuesday
2:00

6. Appointment
August 6
Monday
4:15

7. Appointment
October 12
Friday
1:30

8. Appointment
April 4
Wednesday
9:00

9. Appointment
February 5
Monday
8:00

10. Appointment
March 8
Thursday
8:30

11. Appointment
May 11
Friday
3:15

12. Appointment
December 11
Tuesday
10:00

EXHIBIT G - KEY

TIME FRAMES

1. CITA
18 de septiembre
Martes
11:15

2. CITA
8 de enero
Lunes
9:00

3. CITA
11 de abril
Miércoles
8:30

4. CITA
18 de julio
Jueves
10:15

5. CITA
6 de noviembre
Martes
2:00

6. CITA
6 de agosto
Lunes
9:00

7. CITA
12 de octubre
Viernes
1:30

8. CITA
4 de abril
Miércoles
9:00

9. CITA
5 de febrero
Lunes
8:00

10. CITA
8 de marzo
Jueves
8:30

11. CITA
11 de mayo
Viernes
3:15

12. CITA
11 de diciembre
Martes
10:00

EXHIBIT H

MONTHS OF THE YEAR

1. JANUARY	1. ENERO
2. FEBRUARY	2. FEBRERO
3. MARCH	3. MARZO
4. APRIL	4. ABRIL
5. MAY	5. MAYO
6. JUNE	6. JUNIO
7. JULY	7. JULIO
8. AUGUST	8. AGOSTO
9. SEPTEMBER	9. SEPTIEMBRE
10. OCTOBER	10. OCTUBRE
11. NOVEMBER	11. NOVIEMBRE
12. DECEMBER	12. DICIEMBRE

EXHIBIT I

DAYS OF THE WEEK

1. MONDAY	1. LUNES
2. TUESDAY	2. MARTES
3. WEDNESDAY	3. MIERCOLES
4. THURSDAY	4. JUEVES
5. FRIDAY	5. VIERNES
6. SATURDAY	6. SABADO
7. SUNDAY	7. DOMINGO

EXHIBIT J

MAKE AN APPOINTMENT

DR. JOHN ANDERSON, M.D. APPOINTMENT: FEBRUARY 5 MONDAY 9:00	DR. JOHN ANDERSON, M.D. APPOINTMENT: APRIL 6 FRIDAY 11:30
DR. JOHN ANDERSON, M.D. APPOINTMENT: JUNE 20 WEDNESDAY 3:15	DR. JOHN ANDERSON, M.D. APPOINTMENT: AUGUST 7 TUESDAY 2:00
DR. JOHN ANDERSON, M.D. APPOINTMENT: MARCH 9 THURSDAY 9:30	DR. JOHN ANDERSON, M.D. APPOINTMENT: SEPTEMBER 14 FRIDAY 1:15
DR. JOHN ANDERSON, M.D. APPOINTMENT: MARCH 19 MONDAY 8:00	DR, JOHN ANDERSON, M.D. APPOINTMENT: NOVEMBER 28 WEDNESDAY 4:30

EXHIBIT J - KEY

1. CITA
5 de febrero
Lunes
9:00

2. CITA
6 de abril
Viernes
11:30

3. CITA
20 de junio
Miércoles
3:15

4. CITA
7 de agosto
Martes
2:00

5. CITA
9 de marzo
Jueves
9:30

6. CITA
14 de septiembre
Viernes
1:15

7. CITA
19 de marzo
Lunes
8:00

8. CITA
28 de noviembre
Miércoles
4:30

ACTIVITY PROGRESS EVALUATION (A.P.E)

EXHIBIT K

NAME ______________________

CLASS ______________________

UNIT BASIC SPANISH FOR HEALTH CAREERS

		DAY	1	2	3	4	5	6	VERIFICATION OF EVALUATION	EVALUATOR
CODE	ACTIVITY	DATE								STUDENT AIDE TEACHER
1.1.1	Pre-test Fill out Exhibit A		☒							
1.1.2	Class discussion - about filling out a questionaire in an unknown language		☒							
1.1.3	Listen and repeat the health items on the cassette tape: "Spanish Health Questionnaire."		☒							
1.1.4	Practice the health items on Exhibit A in a small group of 2-4 students.		☒	☒						
1.1.5	Drill. When the teacher points to health items on the transparency say the equivalent in Spanish in unison with the other students.		☒	☒						
1.1.6	Take Post-test			☒						

EXHIBIT K (Cont.)

UNIT	BASIC SPANISH FOR HEALTH CAREERS	5	6	7	8	9	10		
3.1.3	Drill. When the teacher points to the months or days on the transparency, say them in Spanish or English as indicated by the teacher.	X							
3.1.4	Practice the months and days in a small group of 2-4 students.	X							
3.1.5	Do the Exercises on Exhibit G: "Time Frames."	X							
3.1.6	Test on the reverse side of eight business cards, write the appointment indicated, in correct Spanish.	X							

EXHIBIT K (Cont.)

UNIT BASIC SPANISH FOR HEALTH CAREERS

		3	4	5	6	7	8		
2.1.1	Listen and repeat the phrases on the cassette tape: "A Spanish Guide to the Doctor's Office."	X							
2.1.2	Drill. When the teacher points to the phrases on transparency of Exhibit D, say them in Spanish on English as indicated by the teacher.	X	X						
2.1.3	Practice the phrases of :A Spanish Guide to the Doctor's Office" in a small group of 2-4 students	X	X						
2.1.4	Test on :A Spanish guide to the Doctor's Office."		X						
3.1.1	Cover up the English side of Exhibit G (time frames) and, looking at the mouths in Spanish, write down the English equivalent.		X						
3.1.2	Listen and repeat the mouths and days on the cassette tape: "Time Frames."			X					

TITLE OF UNIT: BUDGETS FOR YOUNG ADULTS
BY: Jean Albright
TIME: Six to Eight - 50 Minute Periods

GRADE LEVELS: 9-12
SUBJECT AREAS:
Home Economics
Career Education
Life Skills

GUIDELINES FOR USE OF UNIT

RATIONALE: The young adult should be aware of the importance of managing limited resources.

GOALS: To develop confidence in dealing with the necessary life skill of setting up, following, evaluating, and revising a place for the use of income.

UNIT OBJECTIVES: (Detailed in Student Performance Objectives.) At the end of the unit, the students will be able to:

1.0 Ientify personal goals in reference to use of resources.

2.0 Demonstrate understanding of basic budget concepts.

3.0 Demonstrate proficiency in math skills necessary in devising a budget.

POSSIBLE INTEGRATION WITH RELATED SUBJECTS AND COUNSELING ACTIVITIES: This unit is recommended for infusion with the following: Practical and applied math, business, economics, consumer education, vocational education and counseling young adults learning parental honor.

SPECIAL INSTRUCTIONS TO THE TEACHER: The film "The Money Tree" should be ordered well in advance of the first week of class. "Play" money is available from commercial companies or may be designed and printed by the teacher in advance.

RESOURCES:

1. Transparency material and equipment, overhead projector and screen, 16 mm projector for film.
2. Order film "The Money Tree" for showing fourth day of first week of unit. (Produced by Educational Division of Hanna-Barberra Productions, 3400 Cahuenga Blv., Hollywood, California, 90068.
3. Personal Finance for Consumers, Benjamin M. Trooboff. Fannie Lee Boyd, General Learning Press, 250 James Street, Morristown, New Jersey, 07960.

RESOURCES: (Cont.)

4. "Play" money; $1,500 per student.
5. (Optional) Book on heraldry.

STUDENT PERFORMANCE OBJECTIVES: During or at the end of the unit, the students will be able to:

1.1 Identify five personal values that are most important and prioritize them.

1.2 Distinguish between wants and needs.

1.3 Identify the personal resources he or she has to work with.

2.1 List two reasons for budgeting.

2.2 Demonstrate comprehension of the terminology of budgeting.

2.3 Plan a budget for himself or herself for a one week period - test it for one month and evaluate results.

3.1 Demonstrate ability to work percentage problems related to statement of earnings.

CONCEPT	CODE	INSTRUCTIONAL STRATEGIES/ LEARNING ACTIVITIES	RESOURCES/ MATERIALS	EVALUATION
Students need to understand the relationship between what they consider to be important and the goals they set for themselves personally and financially.	1.1.1	Introduction and pre/test Handout student worksheet "What is Important" and ask them to complete Part A and B, and then stop and wait for further instructions. Teacher will present definitions of the words "tangible" and "intangible" and then ask students to do Part C of worksheet.	Exhibit A and Exhibit B See Exhibit C "What Is Important?" Page 1	Recorded on Exhibit R Students will complete Exhibit C, page 1.
	1.1.2	Students are to create a personal coat of arms. Optional: teacher presentation of how coats of arms were decorated, their significance, etc. After they have finished, they are to cut out the shields and pin them on their sleeve. They can share their feelings about the activity either in small groups or in front of the class at teacher's discretion.	Exhibit C, page 2. Crayons, and/or felt markers, unlined construction paper. Optional: Book on Heraldry. Scissors, scotch tape or pins.	Students will complete Exhibit C, page 2.
	1.1.3	Have the students complete Exhibit D "Where Am I Going From Here?" 1.1.3 and participate in class discussion.	Exhibit D. "Where Am I Going From Here". 1.1.3	Record completed Exhibit D on teacher checklist.
Students will be better able to achieve satisfaction from their resources if they can distinguish between their needs and wants.	1.2.1	Explain to the students through the use of a transparency the six steps in Maslow's Hierarchy of needs and the definitions of wants and needs.	See Exhibit E. "Teacher Instructions" Overhead projector, transparency materials, screen.	

CONCEPT	CODE	INSTRUCTIONAL STRATEGIES/ LEARNING ACTIVITIES	RESOURCES/ MATERIALS	EVALUATION
		Students complete worksheet "Income-Outgo Checklist # 1, 2, or 3 Exhibit F. They are to place an N in front of the item they feel is a need and a W in front of the item that is a want. Then put a #1 in front of the "wants they feel are most important" and a #2 in front of the "wants they could put off for a period of days or weeks." Keep this sheet for later use. Note to teacher: There are three checklists to provide for different situations in which students may be involved.	See Exhibit F "Income-Outgo Checklist # 1, 2, and 3."	
	1.2.2	Optional: Show film " The Money Tree." Make two columns on the blackboard and ask the students to list the needs and wants of the couple in the story.	Film "The Money Tree"	Teacher checks activity 1.2.2 completed.
	1.2.3	Optional: Assign student survey "Needs and Wants Survey" Exhibit G.	Exhibit G, "Needs and Wants Survey."	Student completion of Exhibit G. Record on Teacher Checklist. Exhibit R
Understanding how to plan and execute a budget will result in greater satisfaction from income.	2.1.1	Give each student $1,500 "play" money and the worksheet "You're In Charge", Exhibit H. Note to Teacher: See Exhibit I "Teacher Instructions for Budget Exercise"	See Exhibit H, "You're In Charge." "Play" money for each student equaling $1,500. Exhibit I "Teacher Instructions for Budget Exercise"	Student completion of Exhibit H. Record completed activity on Teacher Checklist, Exhibit R.

CONCEPT	CODE	INSTRUCTIONAL STRATEGIES/ LEARNING ACTIVITIES	RESOURCES/ MATERIALS	EVALUATION
	2.2.1	Teacher will present concepts in "Teacher Lecture Plan," Exhibit J illustrating and clarifying with transparencies using teacher discretion. Student will complete "Student Lecture Outline" Exhibit K.	See Exhibit J, "Teacher Lecture Plan: and Exhibit K "Student Lecture Outline."	Record completed Exhibit K on Teacher Checklist, Exhibit R.
	2.3.1	Have students refer to their "Income-Outgo Checklist," Exhibit F and "Student Spending Plan," Exhibit L. Students are to complete the income and expense sections of their Spending Plan using the information in their "Income-Outgo Checklist."	Exhibit F, # 1, 2, or 3 "Income-Outgo Checklist" from activity 1.2.1 and Exhibit L "Student Spending Plans."	Completed Exhibit L. Recorded on Teacher Checklist, Exhibit R.
		Note to Teacher: There's a corresponding Budget Worksheet for each Income-Outgo Checklist. Students are to fill out the first column spaces - income, needs, and wants and estimate amounts for four weeks on their budget worksheet.	Exhibit M, # 1, 2, 3 "Budget Worksheet."	Completed Exhibit M. Recorded on Teacher Checklist, Exhibit R.
		Have the students put all of their budget sheets in their folders and for one month they are to carry out their Spending Plan by using the Budget Worksheet.	Manila folder for each student.	
		They will be asked to write a paragraph on their results at the end of the month.		Student completion of evaluation paragraph and recording on Teacher Checklist,Exhibit R

CONCEPT	CODE	INSTRUCTIONAL STRATEGIES/ LEARNING ACTIVITIES	RESOURCES/ MATERIALS	EVALUATION
Basic computation skills can be enhanced by practical application to life skill situations.	3.1.1	To illustrate the difference between gross and net income and to assess student competency in multiplying and adding decimals, they will complete "What's My Take Home Pay?" Exhibit N.	Exhibit N, "What's My Take Home Pay." Note to Teacher: Duplicate the two pages of Exhibit N, back-to-back.	Completed Exhibit N, recorded on Teacher Checklist, Exhibit R.
	3.1.2	For those students who have difficulty with Exhibit L, an additional "Percent Practice Worksheet" has been provided.	See Exhibit O, "Percent Practice Worksheet."	Completed Exhibit O, recorded on Teacher Checklist, Exhibit R.
		Administer "Post Test on Budget" Exhibit P.	See Exhibit P, "Post Test on Budget" and Exhibit Q "Teacher Key for Post Test."	Teacher correction of Exhibit P, recorded on Teacher Checklist, Exhibit R.

EXHIBIT A

PRETEST ON BUDGET

Name ____________________

Period__________________

TRUE or FALSE

1.________Clearly defined goals are necessary in management of resources.

2.________Families with high incomes do not need to budget.

3.________Needs and wants are the same thing.

4.________Personal resources are things that you own such as car, clothes, or a place to live.

5.________Gross income is the amount that you take home after deductions are made.

Fill in the blanks

6.________A budget is a plan for using the money you have to achieve the __________ you set.

7.________Expenses that can be expected to remain the same from one budget period to the next are called_____________.

8.________Expenses that vary are called_____________.

9.________Cost of restaurant meals and school lunches would be included in which major budget category?______________________

10.________If you allocate 8% of your $489 monthly salary for clothing, what will that amount be in dollars?___________________

EXHIBIT B - KEY

TEACHER KEY TO PRE TEST

TRUE and FALSE

1. T
2. F
3. F
4. F
5. F

Fill in blanks

6. goals
7. fixed
8. variable
9. food
10. $39.12

EXHIBIT C

WHAT IS IMPORTANT?

Name____________________

Period__________________

A. Put an X on the line in front of the five items below that are most important to you.

______self-worth
______attractiveness
______status
______comfort
______friends
______honesty
______television
______love
______education
______a career
______success
______car

______happiness
______stereo set
______maturity
______luxury
______popularity
______marriage
______freedom
______religion
______intelligence
______individuality
______loyalty
______clothes

______health
______pet
______parenthood
______security
______economy
______practicality
______conformity
______family
______recreation
______beauty
______charity
______money

B.

In the spaces below list your choices in order of importance:	Choose a symbol to represent each.
1.______________________________	______________________________
2.______________________________	______________________________
3.______________________________	______________________________
4.______________________________	______________________________
5.______________________________	______________________________

C. Now, go back over the list of words at the top of the page and place a "T" in front of the tangible items and an "I" in front of those that are intangible

EXHIBIT C (Cont.)

D. Using the list of items, and symbols that you made on page 1, create a coat of arms that you feel represents you personally.

EXHIBIT D

WHERE AM I GOING FROM HERE?

Name____________________

Period__________________

1. Where do I want to be in one year? (short term goal)

2. Where do I want to be in five years? (intermediate goal)

3. Where do I want to be in twenty years? (long term goal)

What will you need to accomplish your goal? Put an X in front of the ones you have. Put an O in front of the ones you will need.

_______money

_______time

_______energy

_______education

______maturity

______honesty

______ability to work well people

______other_________specify

EXHIBIT E

TEACHER INSTRUCTIONS

Maslow's Hierarchy of Needs

________________ Self-Actualization

________________ Self-Esteem

________________ Love and Belonging

________________ Safety and Security

________________ Stimulation
- -mental
- -physical
- -intellectual
- -spiritual
- -sexual

________________ Basic Needs - food, shelter, clothing

Wants = things we would like to have.

Needs = things that are essential to our well-being.

EXHIBIT F

INCOME-OUTGO CHECKLIST #1 (Students)

Where does it come from?

____________________Allowance
____________________Special allowance funds (lunches, clothes, etc.)
____________________Earnings
____________________Gifts

____________________ ____

Where does it go?

____________________Candy, gum, ice cream, hamburgers, other snacks
____________________Comic books, magazines, books, newspapers
____________________Gifts
____________________Hobbies
____________________Contributions (charity, school collections)
____________________Movies
____________________Repaying loans
____________________Savings for special purchase in near future
____________________Long-range savings in bank account
____________________Bus fare
____________________Lunch
____________________Club dues
____________________Sports equipment and repair
____________________School supplies
____________________Football, baseball games, etc.
____________________Concerts
____________________School plays
____________________Athletic fees
____________________Dances
____________________Class trips
____________________Dating expenses
____________________Phone calls
____________________Skating rink, pool, etc.
____________________Car purchase
____________________Car maintenance (registration, gas, repairs, insurance)
____________________Musical instrument, record player, etc.
____________________Records

EXHIBIT F - (Cont.)

____________Haircuts

____________Cosmetics, toiletries

____________Clothing

____________Dressmaking materials

____________Clothing upkeep (cleaning, alterations, shoemaker, etc.)

____________Emergencies

____________ ________________________

____________ ________________________

____________ ________________________

Where does it come form? (Young Workers)

____________Take-home pay

____________Gifts

____________Overtime pay

____________ ________________________

____________ ________________________

Where does it go?

____________Rent

____________Food at home

____________Telephone

____________Electricity

____________Bus fare

____________Savings for special purchase in near future

____________Long-range savings in bank account

____________Medical (medical-hospital insurance, medicines, dentist fees)

____________Household supplies (paper goods, cleaning products)

____________Contributions

____________Lunches, other meals, snacks at restaurants

____________Clothing upkeep

____________Clothing

____________Movies, play, concerts

____________Other recreation

____________Vacation fund

____________Cosmetics, toiletries

____________Magazines, newspapers, books

EXHIBIT F - (Cont.)

____________________Savings fund for car purchase

____________________Maintenance

____________________Gifts

____________________Emergencies

____________________State income tax (if not withheld)

____________________Education (evening classes, music lessons, correspondence courses)

____________________ ____

____________________ ____

____________________ ____

Where does it come from? (Young Marrieds)

____________________Take-home pay (he)

____________________Take-home pay (she)

____________________Gifts

____________________Overtime pay

____________________ ____

____________________ ____

Where does it go?

____________________Mortgage or rent

____________________Local taxes

____________________Fire insurance

____________________Life insurance

____________________Car insurance

____________________Food at home

____________________Telephone

____________________Electricity

____________________Fuel (gas or oil heat)

____________________Other utilities (water, trash collection)

____________________Installment payments (on furniture, home furnishings, appliances, etc.)

____________________Savings for special purchase in near future

____________________Long-range savings in bank account

____________________Payments on loans

____________________Medical (medical-hospital, medicines, dentist fees)

____________________Household supplies (paper goods, cleaning products)

____________________Car maintenance

____________________Education (adult education courses, special lessons)

EXHIBIT F - (Cont.)

____________________Books, magazine subscriptions, newspapers

____________________Clothing upkeep

____________________Clothing

____________________Cosmetics and toiletries

____________________Lunches, snacks other restaurant meals

____________________Bus fare

____________________Concerts, movies, plays

____________________Other recreation

____________________Vacation fund

____________________Gifts

____________________Contributions

____________________Dues to professional organizations

____________________House maintenance (upkeep, repair of appliances)

____________________Emergencies

____________________State income tax (if not withheld)

____________________ ____

____________________ ____

____________________ ____

Source:

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EXHIBIT G

NEEDS AND WANTS SURVEY

Name____________________

Period__________________

Ask ten people who are not in your class whether they consider the following items to be needs or wants. Place a tally mark in the correct column for each answer.

	NEEDS	WANTS	NEITHER
1. a coat			
2. a bed			
3. a sleeping bag			
4. a candy bar			
5. a new suit			
6. a car			
7. dancing lessons			
8. church contributions			
9. a stove			
10. a birthday present			
11. food			
12. a record player			
13. a pair of jeans			
14. a haircut			
15. a trip to a rock concert			
16. a house			
17. clothing			
18. a trip to the dentist			
19. a steak dinner			
20. a place to live			

Write a paragraph on the back of this sheet about what you discovered in doing this survey.

EXHIBIT H

YOU'RE IN CHARGE!

Name____________________

Period__________________

housing $________	food (all food includes eating out) $________	income tax $________
household (operation and maintenance) $________	clothing $________	medical $________
furniture and equipment $________	transportation $________	personal $________
utilities $________	debt payments (car - stereo - credit cards) $________	recreation education $________
gifts contributions $________	emergencies (repair bills) $________	savings $________

EXHIBIT I

TEACHER INSTRUCTIONS FOR BUDGET EXERCISE

This exercise uses the discovery method for emphasizing need for budgeting strategy.

Instruct the student to plan a budget for a family of four for one month using $1,500 as their gross income. As they do the exercise they will have questions about the age of the children, where the family lives, etc. to which the teacher can give answers for an imaginary situation or she can ask them to write all of their questions on a separate sheet of paper.

After the students have set up their budgets, hopefully they will discover that there are many considerations for allocating money into the various categories.

Ask each student to write down the amounts they have decided on in the appropriate block and then give them the average amounts as given in the United States Bureau of Labor Statistics Guidelines Costs as follows:

ITEM	PERCENT OF BUDGET			$ AMOUNT/MONTH
Total Income		100%		$1,500.00
Income Tax $ F.I.C.A.		19		$ 285.00
Housing				$ 345.00
shelter	18	23	270	
house furnighings/operation	5		75	
Food				$ 375.00
groceries	21	25	315	
restaurant/school meals	4		60	
Transportation		9.5		$ 142.50
Clothing		8		$ 120.00
Medical Care		5		$ 75.00
Personal Care		2		$ 30.00
Recreation, Education		3.5		$ 52.50
Other (gifts and contributions and savings)		5		$ 75.00

Ask the class how these figures compare with theirs. Ask what the "average" family is and why an "average" budget doesn't fit everyone.

Have students share their lists of questions and discuss reasons for learning how to budget.

EXHIBIT J

TEACHER LECTURE PLAN

1. It is important to distinguish between needs and wants when planning for spending.

2. Would you build a house without a plan? Would you take a trip without a map?

3. Another name for a budget is a money plan and its purpose is to help you get the greatest value for the income you have.

4. The first steps in planning a budget are to make a list of

    a. expected income
    b. current debts
    c. current expenses

5. What is gross income?

    Money earned before deductions are subtracted.

6. What is net income?

    Money earned after deductions - take home pay.

7. In addition to the information listed in question three, what do you need to know in order to complete your budget?

    What your goals are - what you want to achieve.

8. What are fixed expenses? Expenses that do not change from month to month.

    Examples:
        1. rent
        2. installment payments
        3. insurance premiums
        4. house payments

9. What are flexible or variable expenses? Expenses that can change from month to month.

    Examples:
        1. food
        2. recreation
        3. utilities
        4. gifts
        5. clothing
        6. medical
        7. vacation

10. What is discretionary income?

    Money that can be spent for wants - determined by subtracting amount required for necessities from net income.

11. What do you do if your expenses are the same as or more than your income?

EXHIBIT J (Cont.)

Examine your flexible expenses to find where they can be reduced.

12. What is the most difficult and complex part of money management?

    Setting goals. Using a fixed percent of the budget for each category is difficult because the figures are based on averages and no one is average.

13. In what area are people best able to reduce expenditures?

    Flexible expenses.

14. Why is helping someone else with a budget difficult?

    Everyone's goals are different and what is a need for one person may be a want for the other.

15. The Money Management Formula is:

    Wise choices = maximum satisfaction from income

16. Three Budget Basics

    1. Set priorities - put first things first.
    2. Plan ahead - provide for semi-annual and annual expenses.
    3. Be flexible - make changes when circumstances change.

EXHIBIT K

STUDENT LECTURE OUTLINE

Name____________________

Period___________________

1. It is important to distinguish between________________and_________________ when planning for spending.
2. Another name for a budget is ____.
3. The first steps in planning a budget are to make a list of:
    a.
    b.
    c.
4. What is gross income?
5. What is net income?
6. In addition to the information listed in question three, what do you need to know in order to complete your budget?
7. What are fixed expenses?

    Examples:

    1. 3.
    2. 4.

8. What are flexible or variable expenses?

    Examples:

    1. 3.
    2. 4.

9. What is discretionary income?
10. What do you do if your expenses are the same as or more than your income?
11. What is the most difficult and complex part of money management?
12. In what area are people best able to reduce expenditures?
13. Helping someone else with a budget is difficult because.

EXHIBIT K (Cont.)

14. What is the Money Management Formula?

15. What are the Three Budget Basics?

1.

2.

3.

EXHIBIT L

STUDENT SPENDING PLAN - ONE WEEK

Name ____________________

Period ____________________

INCOME

Earnings ____________________
Allowance ____________________
Gifts ____________________
Other ____________________

TOTAL $ ____________________

EXPENSES

Needs

____________________ $ ______________
____________________ ______________
____________________ ______________
____________________ ______________
____________________ ______________
____________________ ______________
____________________ ______________

TOTAL $ __________

Wants

Now ____________________ $ ______________
____________________ ______________
____________________ ______________

TOTAL $ __________

Later ____________________ ______________
____________________ ______________
____________________ ______________

TOTAL $ __________

TOTAL $ ____________________

EXHIBIT M

BUDGET WORKSHEET #1

BUDGET WORKSHEET #1 (Students)	FIRST WEEK		SECOND WEEK		THIRD WEEK		FOURTH WEEK	
	estimated	actual	estimated	actual	estimated	actual	estimated	actual
INCOME allownaces								
earnings								
gifts								
total								
NEEDS								
WANTS								

EXHIBIT M

BUDGET WORKSHEET #2

BUDGET WORKSHEET #2 (Young Workers)	FIRST WEEK		SECOND WEEK		THIRD WEEK		FOURTH WEEK	
	estimated	actual	estimated	actual	estimated	actual	estimated	actual
INCOME Take-home pay								
TOTAL								
FIXED EXPENSES Rent								
Savings for car								
Payments on correspondence course								
Health insurance								
Total								
VARIABLE EXPENSES Food								
Electricity								
Bus fare								
Newspaper								
Telephone								
Contributions								
Medical								
Total								

EXHIBIT M

BUDGET WORKSHEET #3

BUDGET WORKSHEET #3 (Young Marrieds)	First Month		Second Month		Third Month		Fourth Month		Fifth Month		Sixth Mon.	
	est.	actual	est.	actual	est.	actual	est.	actual	est.	actual	est.	act.
INCOME												
Take-home pay (he)												
Take-home pay (she)												
Total												
FIXED EXPENSES												
Mortgage (or rent)												
Life insurance												
Fire insurance												
Car insurance												
Health insurance												
Installment payments on sofa												
Savings for home furnishings												
Local taxes												
Total												
VARIABLE EXPENSES												
Water												
Electricity												
Telephone												
Fuel												
Medical												
Car (gas, gen'l maint.)												
Food												
Clothing												
Magazines, papers												
Gourmet cooking class												
Large once-a-year expenses (contribs., vacation, Christmas)												
Emergency fund												
Total												

EXHIBIT N

WHAT'S MY TAKE HOME PAY?

Name ____________________

Period ____________________

The following percentages are based on the minimum wage and a forty hour week.

1. How much will a person earn if he/she works twenty-five hours at $2.90 per hour?

   Gross pay = ____________________

2. Subtract the amount taken out for Federal Income Tax. 20%

   20% = ____________________

3. How much is deducted for S.D.I (State Disability Insurance). 1%

   1% = ____________________

4. How much is deducted for F.I.C.A. (Social Security). 6%

   6% = ____________________

5. How much is deducted for State Income Tax? 5%

   5% = ____________________

6. How much is the take-home pay (net pay)?

   take-home pay = ____________________

If you need scratch paper, use the appropriate space on the back of this sheet.

#1

#2

#3

EXHIBIT N (Cont.)

#4

#5

#6

EXHIBIT O

PERCENT PRACTICE WORKSHEET

Name______________________

Period____________________

10% of $100 $100
X .10

3½% (3.5) $ 60
X.035

10% of $96

6% of $54

1½% of $815

5% of $50 $ 50
X .05

7½% $ 75
X.075

14% of $87

25% of $365

80% of $1,429

EXHIBIT P

UNIT POST TEST ON BUDGET

Name____________________

Period__________________

1. List five personal resources that will help you achieve your goals.

    1.
    2.
    3.
    4.
    5.

2. Define want.

3. Define need.

4. List three reasons for budgeting.

    1.
    2.
    3.

5. Divide the following expenses into fixed and variable by placing an F or V on the line in front of each one.

    1. ______rent
    2. ______health insurance
    3. ______contributions
    4. ______newspapers
    5. ______car payments
    6. ______medical
    7. ______bus fare
    8. ______utilities
    9. ______clothing
    10. ______entertainment

EXHIBIT P (Cont.)

Multiple Choice. Give the correct answer or anwers on the line at the beginning of each question.

6.______________Gross income is (a) the amount before taxes are taken out (b) the amount after taxes are taken out (c) an amount of income that is inadequate for a family of four (d) none of these.

7.______________The amount of your budget that should be spent for food is (a) 20% (b) 25% (c) 30% (d) 50% according to the Bureau of Labor Statistics.

8.______________The most difficult and complex part of money management is to (a) set goals (b) allow enough money for each category (c) decide in which category expenses should be placed (d) A and C.

BUDGET MATH

9.______________If your monthly gross income is $575 and you have allowed 8% of your budget for clothing, how much will you have to spend in dollars? (Show your figures on the back of this sheet). $________per month

10.______________You have a gross income of $497 per month. You have found an apartment that you want for $225 per month. How much over or under the recommended 23% for housing is this? (Show your figures on the back of this sheet) $________over or under (Circle)

EXHIBIT Q

TEACHER KEY FOR POST TEST

1. Five personal resources

    1. time
    2. money
    3. energy
    4. skills
    5. education

2. A want is something that is nice to have.

3. A need is something that is essential for our well-being.

4. Three reasons for budgeting

    1. to obtain maximum satisfaction from income
    2. to have a record of expenses
    3. to clairfy goals

5.
    1. F
    2. F
    3. V
    4. F
    5. F
    6. V
    7. V
    8. V
    9. V
    10. V

6. A

7. B

8. A

9. $46 per month

10. $110.69 over

ACTIVITY PROGRESS EVALUATION (A.P.E.)

EXHIBIT R

NAME ____________________

CLASS ____________________

UNIT BUDGETS FOR YOUNG ADULTS

CODE	ACTIVITY	DAY	1	2	3	4	5	6	VERIFICATION OF EVALUATION	EVALUATOR
		DATE								STUDENT AIDE TEACHER
1.1.1	Complete pre-test on budget. Complete parts A, B and C of Exhibit C "What Is Important?		X							Student and Teacher
1.1.2	Create a personal coat of arms by completing Part C of Exhibit C		X							Student and Teacher
1.1.3	Complete Exhibit D "Where Am I Going From Here?" and participate in class discussion		X							Student and Teacher
1.2.1	Listen to teacher presentation of Maslow's Hierarchy of Needs									

THE ECONOMIC RELATIONSHIP BETWEEN JOBS AND HOUSING FOR THE YOUNG ADULT
BY: Virginia Brady
TIME: Ten- 15 Minute Periods

GRADE LEVELS: 9-12
SUBJECT AREAS:
Social Science
Career Education
Home Economics
Urban Studies

GUIDELINES FOR USE OF UNIT

RATIONALE: Young adults need to be aware of available housing as related to their job, earning capacity, and tenant rights.

GOALS: To develop the young adults' knowledge of landlord/tenant rights and responsibilities as related to entry level job earning capacity. To develop the young adults' knowledge of the relationship between his income and affordable housing.

UNIT OBJECTIVES: (Detailed in Student Performance Objectives.) At the end of the unit, the students will be able to:

1.0 Be conscious of housing availability in terms of the occupational or educational plans of the student.

2.0 Identify the source and dependability of his/her income.

3.0 Consider the size and ages of the family members to live in the home/apartment.

4.0 Demonstrate an understanding of the legal rights and responsibilities of a landlord/tenant agreement.

POSSIBLE INTEGRATION WITH RELATED SUBJECTS AND COUNSELING ACTIVITIES: For use with students considering dropping out of school and working full time and/or entering into marriage. Suggested courses suitable for integration: Social Science, ie.; Teen and Law, Women Studies, Urban Studies, Marriage and Family, Consumer Education, Economics, Counseling activities as an aid to student decision making.

SPECIAL INSTRUCTIONS TO THE TEACHER: This unit has been designed to be used as an individual study packet. It can also be used in large group presentation. All materials have been printed with answer keys. All student materials can be easily duplicated. Guest speakers can be brought in as indicated in a large group situation. Current newspapers are needed for student completion of the course. A pre and post test has been included. (Note: All work and exhibits should be retained by the student until the unit has been satisfactorily completed.)

RESOURCES:

1. Current local want ads from help wanted and housing sections.
2. Orange County Department of Education with cooperation from Orange County Bar Association, Orange County Sheriff Coroner Department, Legal Aid Society of Orange County and Supported by Orange County Board of Supervisors or comparable organizations found in your immediate area. Orange County Legal Education Program, Lesson II. Landlord/Tenant Rights and Responsibilities.
3. Local Board of Realtors.
4. Local Legal Aid Society.
5. Local Human Resources Department.
6. Local Bar Association.
7. California Commission on the Status of Women.
8. Federal Housing and Community Development Act of 1974 - Public Law 93-383.
9. The Equal Credit Opportunity Act.
10. U.S. Department of Housing and Urban Development.
11. City of Santa Ana Housing Authority.

STUDENT PERFORMANCE OBJECTIVES: During or at the end of the unit, the student will be able to:

1.1 Determine availability of housing in the area of a prospective job site.

1.2 Determine cost, location, and suitability of housing in the area.

2.1 Determine the community job market needs for young adults at entry level skill proficiency.

2.2 Determine the salary of jobs which the young adult can qualify for at the present time.

2.3 Determing the type and duration of financial aid available from schools, family, local, state or federal agencies.

3.1 Determine housing policy and/or law regarding the numbers of persons living in a single family residence and the ages of those persons.

STUDENT PERFORMANCE OBJECTIVES: (Cont.)

4.1 Define the legal terms relating to landlord/tenant law.

4.2 Be familiar with typical forms used in rental or lease agreements.

4.3 Distinguish between landlord/tenant responsibilities for repair or damage to the dwelling.

4.4 Compose a notice to the landlord of his/her intention to move from the rented property in the manner perscribed by law.

4.5 Demonstrate understanding of landlord rights by correctly identifying appropriate landlord actions in given circumstances.

CONCEPT	CODE	INSTRUCTIONAL STRATEGIES/ LEARNING ACTIVITIES	RESOURCES/ MATERIALS	EVALUATION
To determine student knowledge at beginning and end of this unit. Pre/Post Test - to determine growth.		Give Pre-Test	Exhibit O	Exhibit O Key
The young adult must take cost and location of housing into account when establishing an independent household	1.1.1	Have the student complete Exhibit A. If this is a group activity, the group can discuss choices and reasons.	Exhibit A "Future Housing Needs of Student"	Teacher observation and judgment Completed form
The student should be aware of the type and cost of housing in the area.	1.1.2	Have the student select at least 3 homes/apartments, which fit his/her criteria (1.1.1) and check price and location of property. Complete Exhibit B. Note: Make sure students keep this exhibit for future use in this unit.	Current newspaper housing ads Exhibit B "Housing Availability Sheet"	Teacher observation and judgment Completed form
The student should be aware of the employment opportunities in the community and his/her ability to fulfill them.	2.1.1	Have the student identify types of jobs in an ad, including qualification, location, hours and pay from a random sample of newspaper help wanted ads. (This is a student self correction activity.)	Exhibit C and Key To Exhibit C "Reading Help Wanted Ads"	Check Key Exhibit C Teacher evaluation
	2.1.2	Have the student identify other areas of obtaining information about available jobs and make a "classroom help wanted list." Each student should bring at least 3 job listings for the classroom help wanted list including job title, qualification pay, location, etc. These lists should be placed on the Bulletin Board.	Bulletin Board Pins Exhibit D "Suggested Sources of Employment Information."	Teacher observation and judgment

CONCEPT	CODE	INSTRUCTIONAL STRATEGIES/ LEARNING ACTIVITIES	RESOURCES/ MATERIALS	EVALUATION
		Students should check Exhibit D for suggestions on where to obtain job leads. Group the activity, if appropriate.		
The student should have a realistic idea of his/her income earning capacity when accepting employment and assuming the responsibility of a household.	2.2.1	(Optional) Using a current newspaper, have the student identify 3 positions which interest him/her. Have the student then contact the employer and discover the starting pay for the job involved. The student should list the jobs and wages on a piece of paper	Current help wanted ads in local newspaper	Teacher observation and judgment Completed listing
	2.2.2	Have the student make a comparison chart showing housing cost and salary of available jobs for which the student is qualified. (Note: Teacher should make the student aware that no more than 25% of net earnings is available for housing expenses.)	Exhibit E "Earnings/Housing Cost Comparison Chart"	Teacher evaluation and judgment Completed form
The student should be familiar with all the financial options which can help one to set up a separate residence	2.3.1	Have the student contact local Public Assistance Department and report on any financial help available to them. Have the student fill out sample Public Assistance forms.	Exhibit F, 1-6 "Financial Aid Forms"	Teacher evaluation and judgment
	2.3.2	Have the student estimate possible family assistance (optional)		
	2.3.3			

CONCEPT	CODE	INSTRUCTIONAL STRATEGIES/ LEARNING ACTIVITIES	RESOURCES/ MATERIALS	EVALUATION
	2.3.3	For a group activity: arrange for a guest speaker to discuss local housing problems and available financial aid.	Appropriate counselor from school or guest speaker from community	
If the student is anticipating sharing expenses with a friend or having children one needs to be aware of the local housing regulations for these situations.	3.1.1	Have the student contact the local planning commission to determine number and age of persons allowed in housing listed in ads found on Exhibit B, and record information on Exhibit E.	Exhibit E "Earning/Housing Cost Comparison Chart"	Teacher observation and judgment Completed list
The student needs to be familiar with terms used in rental or lease agreements	4.1.1	Utilizing the vocabulary list the student will become familiar with the correct definition for some of the legal terms dealing with housing and will demonstrate his/her understanding of the terms by completing a multiple choice exam.	Exhibit G "Vocabulary list with definitions" Exhibit H "Vocabulary Quiz"	Exhibit H Key
The student should be familiar with various forms of rental/lease agreements before entering into one of the above.	4.2.1	Have the student read and become familiar with 3 types of rental/lease agreements	Exhibits Sample Rental or Lease Agreements Exhibits I, J, K	Teacher observation and judgment Student list
	4.2.2	Have the student fill out Exhibit I. Sample of a Rental Agreement (Note: Reproduce Exhibit for this purpose. Do not allow student to write on original.)	Sample Rental Agreement Exhibit I	Completed Form L

CONCEPT	CODE	INSTRUCTIONAL STRATEGIES/ LEARNING ACTIVITIES	RESOURCES/ MATERIALS	EVALUATION
Student should know renter rights if and when the residence becomes defective and is in need of repair	4.3.1	After reading Exhibit, "Landlord's Responsibilities," Have the student demonstrate their understanding of their rights when the residence is in need of repair by completing questionaire provided in Exhibit M. (Note: retain Exhibit for future use.)	Exhibit L "Landlord/Tenant Responsibilities" Exhibit M Questionaire on Landlord/tenant responsibilities	Check Exhibit complete Teacher Key Exhibit M
The student should know the proper procedure for notifying the owner of the property of an intention to vacate	4.4.1	Have the student submit a sample notice, in writing, notifying the landlord when an anticipated move will occur. This notice must follow the requirements of the law. Refer to Exhibit L.	Blank paper and pens See Exhibit L for renter responsibilities	Sample Notice in writing submitted to the teacher
The student should be aware of the landlords rights regarding his/her tenants.	4.5.1	Have the student review a statement of landlord rights and demonstrate their understanding by correctly identifying appropriate landlord action in three instances from the Housing Exhibit activity	Exhibit N "Housing" Exhibit L Landlord/Tenant responsibilities	Exhibit N Key
The student will demonstrate growth in understanding the relationship between job and housing for the young adult	4.6.1	Have the student retake the Pre/Post Test at this time to measure growth and learning which has occurred.	Pre/Post Test Exhibit O	Exhibit O Key
		Teacher will check off appropriate square upon successful student completion. To facilitate teacher monitoring of student progress in this unit either as an individual or in groups	Exhibit P "Evaluation Sheet"	Exhibit P Evaluation Sheet for group or individual completion and monitoring

EXHIBIT A

FUTURE HOUSING NEEDS OF STUDENT

First, what are your job plans or school plans at this time?

Make a list of qualities you feel you need in a house or apartment that you would like to live in while working or going to school. (Include location,* size, number of bedrooms, availability of shopping, transportation, cost, etc.)

____

____

____

____

____

____

____

____

____

____

Now, number the qualities in terms of #1 being the most important and #10 being the least important.

*Location (Close to work, shopping centers, school, etc.)

EXHIBIT B

HOUSING AVAILABILITY SHEET

Using a current newspaper from your area:

List the qualities, locations and prices of three homes/apartments currently available which may fit your needs.

1. Qualities:

   Location:

   Cost:

2. Qualities:

   Location:

   Cost:

3. Qualities:

   Location:

   Cost:

4. Which of the three homes above most suits your needs?

5. Why?

EXHIBIT B

6. If none of the above houses/apartments were suitable, what other housing options do you have?

_____ Live at home but pay no rent

_____ Live at home pay room and board

_____ Live with friend and share expenses

_____ Live with spouse, share expenses

_____ Live in government low rent housing

_____ Other? Explain________

____

____

____

____

EXHIBIT C

READING HELP - WANTED ADS

Show you can read the five help wanted ads below by writing the ad out in completed words in the blank spaces provided. When you have finished, check your work using the Key. Ask your instructor about any terms you still do not understand.

GEN OFC Dispatcher
Trainee. Immed opening,
M-F, 8-5. E.O.E.

1. ______________________________
____
____

What type of work would you be expected to perform on this job?

____
____
____

ORDER DESK
Typing req'd. gd benefits,
call for appt.

2. ______________________________
____
____

What type of work would you be expected to perform on this job?

____
____
____

PRODUCTION MGR
for furniture mfg co. Must
be exper'd with woodworking
machiner, scheduling,
quality & inventory cntrl.
Applicant also must have
supervisory exper.

3. ______________________________
____
____
____
____

What type of work would you be expected to perform on this job?

____
____
____

EXHIBIT C

PRODUCTION TRAINEE
Agricultural chem plant,
growth opp'ty. $4.25
to start w/days 8-5

4. ______________________________
____
____

What type of work would you be expected to perform on this job?

____
____
____

PRODUCE Men exp'd only

5. ______________________________
____
____

What type of work would you be expected to perform on this job?

____
____
____

Resource: The Register (newspaper).
June 18, 1979

EXHIBIT C - KEY

READING HELP WANTED ADS

1) General Office Dispatcher Trainee, Immediate opening, Monday through Friday, Equal Opportunity Employer.

2) Typing Required, good benefits, call for appointment.

3) For furniture manufacturing company. Must be experienced with woodworking machinery scheduling, quality and inventory control. applicant also must have supervisory experience.

4) Agricultural chemical plant, growth opportunity. $4.25 to start. Weekdays 8 a.m. - 5 p.m.

5) Produce men experienced only.

EXHIBIT D

SUGGESTED SOURCES OF EMPLOYMENT INFORMATION

School counseling room/career center

Bulletin Boards in school or shopping centers

Work Experience or Regional Occupation Programs

Local free papers

Friends, relatives, strangers

Offices of City and County, State or Federal Agencies

CETA - Comprehensive Employment Training Act

Federal Job Information Center

State Employment Centers

Local Union Headquarters

EXHIBIT E

EARNING/HOUSING COST COMPARISON CHART

EARNINGS

1. Job Title: ______
   Qualifications: ______
   Salary per month: ______

2. Job Title: ______
   Qualifications: ______
   Salary per month: ______

3. Job Title: ______
   Qualifications: ______
   Salary per month: ______

HOUSING

1. Location: ______
   Size # of Rooms: ______
   Cost per month: ______
   Number of persons allowed: ______
   Ages of persons allowed: ______

2. Location: ______
   Size # of Rooms: ______
   Cost per month: ______
   Number of persons allowed: ______
   Ages of persons allowed: ______

3. Location: ______
   Size # of Rooms: ______
   Cost per month: ______
   Number of persons allowed: ______
   Ages of persons allowed: ______

Note to student: Your housing cost should not exceed 25 percent of your net "take home pay."

EXHIBIT F.1

FINANCIAL AID FORMS

Certified Statement

Knowing there is a penalty for making a false statement under the United Sates Criminal Code, I hereby certify that the following is a true and full statement:

Date ____________________

Contributions Received in the Home

That ____
(Name) (Relationship)

whose address is ____________________________________

is contributing $__________ per ________ for the support of ______________

_____________________________ since ______________________________
(Date)

We were: Legally separated ____________ divorced ______________________
(Date) (Date)

Permanently separated _________________ never legally married ______________
(Date)

____
Signature of Applicant

RETURN TO:

____
____
____
____

EXHIBIT F.2

CERTIFIED STATEMENT

Knowing there is a penalty for making a false statement under the United States Criminal Code, I hereby certify that the following is a true and full statement:

Date________________

CERTIFICATION OF CHILD CARE PAYMENTS

____

Name of Nursery School, or Person

______________________________ ________________

Address Telephone No.

Payments received -- Rate per hour $________________

day $________________

week $________________

Vacation rate $________________ per

School year $________________ per

Starting date________________ Names of children or child:

____

____

____

____

Name of Parent________________________

Address____________________________

____

Signature of Nursery School Operator or Person

EXHIBIT F.3

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
LOW-RENT HOUSING PROGRAM

WATCH OUT FOR LEAD PAINT POISONING!!

TO: TENANTS OF LOW- RENT PUBLIC HOUSING CONSTRUCTED PRIOR TO 1950

This housing was constructed before 1950. There is a possibility that it may contain lead-based paint. Please read the following information concerning lead paint poisoning.

WATCH OUT FOR LEAD PAINT POISONING

Children get lead poisoning when they eat bits of paint that contain lead. If a child eats enough lead paint, his brain will be damaged. He may become mentally retarded or even die.

Older houses and apartments often have layers of lead paint on the walls, ceilings, and woodwork. When the paint chips off or when the plaster breaks, there is real danger for babies and young children. Outdoors, lead paints and primers may have been used in many places, such as on walls, fences, porches, and fire escapes.

If you have seen your child putting pieces of paint or plaster in his mouth, you should take him to a doctor, clinic, or hospital as soon as you can. In the beginning stages of lead poisoning, a child may not seem really sick. Do not wait for signs of poisoning.

Of course, a child might eat paint chips or chew on a painted railing or window sill while parents aren't around. Has your child been especially cranky? Is he eating very little? Does he throw up or have stomachaches often? These could be signs of lead poisoning. Take him to a doctor's office or to a clinic.

Be sure to tell the rest of your family and people who babysit for you about the danger of lead poisoning.

Look at your walls and ceilings and wood work. Are there places where the paint is peeling? If so, get a broom or stiff brush and remove all the pieces of paint from walls, woodwork and ceilings. Sweep up all the pieces of paint and plaster. Put them in a paper bag or wrap them in newspaper and put the package in the trash can. Always keep the floor clear of loose bits of paint and plaster. Children will pick loose paint off the walls, so be extra careful about keeping the lower parts of the walls free of loose paint. Report peeling paint to the management office immediately.

If you want to know more about how to keep your child safe from lead poisoning, talk to your doctor, public health nurse, or social worker at the clinic or health department.

I have received a copy of Form HUD-52951, Watch Out for Lead Paing Poisoning

Date	Signature	Project No.	Apt. No.

EXHIBIT F.4

HOUSING AUTHORITY VISITATION NOTIFICATION

Dear Tenant:

The Housing Authority has initiated a program of tenant visits to be conducted at three to six month intervals.

The purpose of these visits is to improve tenant/landlord relationships, to determine if both parties are complying with the terms of the lease agreements, and to assist the tenant whenever possible in other areas of concern.

Since your present lease has been in effect for ________________months, you are now due a visit by our Housing Representative. Please contact the Housing Authority to schedule an appointment for your visit.

Thank you,

Housing Representative

EXHIBIT F.5

HOUSING AUTHORITY VERIFICATION OF AGENCY ASSISTANCE

Family Head: ______________________

Address: ______________________

____

Case Name: ______________________

Social Security# ______________________

Date: ______________________

TO: DEPARTMENT OF SOCIAL SERVICES

____

____

____

I herby authorize DPSS to release to the Housing Authority of this City the specific information requested below.

____

Signature of Applicant

---

1. Type of aid ______________________
2. D.P.S.S. Number ______________________
3. Date of most recent case opening ______________________
4. Effective date of present grant ______________________
5. Number of persons aided in budget ______________________
6. Number of persons in household ______________________
7. Total current grant including special needs $________
8. Employable Family Head? Yes__ No__
9. Please detail any SPECIAL NEEDS included in item 7 above.

Purpose	Amount	Purpose	Amount
	$		$
	$		$

Additional Income of Family In Review Month

Source	Amount	Source	Amount
Gross Earnings	$		$
Other Income	$		$

Signed: ______________________
Eligibility Worker

District ____________ Tel. No. ____________ Ext. ____________ Date: ____________

NOTE: This information is confidential and will be used only to determine eligibility and rent for the above applicant.

EXHIBIT F.6

LEASE
(RESIDENTIAL)

THIS IS INTENDED TO BE A LEGALLY BINDING AGREEMENT - READ IT CAREFULLY

____________________________, California______________________, 19______

____________________________, Landlord, and_____________________,Tenant
agree as follows:

1. Landlord leases to Tenant and Tenant hires from Landlord those premises described as____
together with the following furniture and fixtures______________________.

2. The term of this lease shall be____________________________commencing
______________________, 19__ and terminating_________________,19__.

3. Tenant is to pay rent as follows: LESSEE IS TO PAY RENT IN ACCORDANCE WITH THE PROVISIONS OF THE HOUSING ASSISTANCE PAYMENTS PROGRAM. OF THE TOTAL CONTRACT RENT $_____,S.D.H.A. PAYS $_____, LESSEE PAYS $_____. The rent shall be paid at____ or at any address designated by landlord in writing.

4. Tenant also agrees to pay upon execution of this lease, in addition to rent, a security deposit of $_______. Said deposit will be returned to Tenant by Landlord or his/her successors upon full performance of the terms of this lease.

5. Landlord agrees to pay for all utilities except______________________
__________________________________, which shall be paid for by tenant.
Gardening and________________________, to be at the expense of___________.

6. Tenant has examined the premises and all furniture and fixtures contained therein, and accepts the same as being clean and in good order, condition and repair, with the following exceptions:________________________________

7. The premises are rented for use only as a residence for a single family and for not more than_____adults and_____Children. No animal or pet except ___________________________shall be kept on the premises without Landlord's prior written consent.

8. Tenant shall not disturb, annoy, endanger or inconvenience other tenants of the building or neighbors, nor use the premises for any immoral or unlawful purposes, nor violate any law or ordinance, nor commit waste or nuisance upon or about the premises.

9. Tenant shall obey the Rules and Regulations for the property attached hereto.

10. Tenant shall keep the premises rented for his/her exclusive use in good order and condition and pay for any repairs caused by his/her negligence or misuse or that of his/her invitees. Landlord shall maintain any other parts of the property and pay for repairs not caused by Tenant's negligence or misuse or that of his/her invitees.

EXHIBIT F.6 - (Cont.)

LEASE

11. Tenant shall not paint nor make alterations of the property without Landlord's prior written consent.

12. This lease will terminate if the premises become uninhabitable because of dilapidation, condemnation, fire or other casualty for more than 30 days. Rent will be reduced proportionately if the premises are uninhabitable for any shorter period.

13. With Tenant's permission, which shall not unreasonably be withheld, Landlord of his/her agent shall be permitted to enter to make repairs, and to show the premises to prospective tenants or purchasers. In an emergency, Landlord or his/her agent may enter the premises without securing prior permission from tenant, but shall give Tenant notice of such entry immediately thereafter.

14. Tenant shall not let or sublet all or any part of the premises nor assign this lease or any interest in it without the prior written consent of the Landlord.

15. If tenant abandons or vacates the premises, Landlord may at this option terminate this lease, re-enter the premises and remove all property.

16. The prevailing party may recover from the other party his/her costs and attorney fees of any action brought by either party to enforce any terms of this lease or recover possession of the premises.

17. Either party may terminate this lease in the event of a violation of any provision of this lease by the other party.

18. The waiver by Landlord of any breach shall not be construed to be a continuing waiver of any subsequent breach.

Landlord______________________________ Tenant______________________________

Date______________________________ Date______________________________

EXHIBIT G

GLOSSARY OF RENTAL TERMS

NOTICE TO PAY RENT OR QUIT	Demand by the landlord for the tenant to pay rent owed or to move out of the occupied premises. Even if the tenant moves out, he/she is obligated to pay the rent owed remains. The notice may not be less than 3 days.
NOTICE TO QUIT (30-DAY)	a legal requirement in the usual month-to-month agreement the tenant or landlord that the rental agreement is being terminated.
NOTICE TO VACATE	notification by the Marshal or the Sheriff that the tenant must move within 5 days. The tenant will be forceably removed by the Marshal or the Sheriff, and/or have his/her property locked up if he/she does not comply with the notice.
PUNITIVE DAMAGES	an amount of money the court may order the loser of a lawsuit to pay. It is in addition to the amount of actual damages, it is intended to punish the offender.
QUIET ENJOYMENT	an implied promise by the landlord in every rental agreement that the tenant will not be harassed or unusually annoyed.
RENTAL AGREEMENT	an agreement to rent the premises for an indefinite time period, which may be altered or terminated on notice (usually 30 days) from either party. It is usually called a "month-to-month tenancy."
EVICTION	removing someone from rented premises through legal proceedings.
GARNISHMENT	a legal process by which an employer is made to pay a portion of an employee's wages directly to someone having a legal judgement against the person.
LEASE	an agreement for a definite period of time which may not be changed during that period unless both parties agree.
LESSEE/TENANT	is the person who rents or leases the premises.
LESSOR/LANDLORD	is the person who owns the premises leased or rented.
"MATERIAL BREACH"	a failure to meet the major terms of the lease or rental agreement.

EXHIBIT G - (Cont.)

NOTICE	notification to the tenant (or landlord) of a change of terms in the rental agreement. Even a raise in rent or an intention to end the agreement.
SUMMONS	notification which the law requires, informing a person that he/she is being sued.
WARRANTY OF HABITABILITY	a legal requirement upon the landlord that at the beginning of the rental the premises are livable and will remain that way unless misused.

EXHIBIT H

LEGAL TERMS VOCABULARY QUIZ

Directions: Choose the best answer(s) for each question.

1) An eviction is: Ⓐ When the Sheriff decides to kick someone out of his/her house. Ⓑ When someone is removed from a rented premises through legal means. Ⓒ When the landlord decides to remove the tenant. Ⓓ None of These.

2) Garnishment is: Ⓐ A legal process by which an employee is made to pay the employer rent money if he/she rents a home owned by the employer. Ⓑ A legal process in which an employer is made to pay a portion of an employer's wage to anyone having a legal judgement against that person. Ⓒ An agreement to pay a part of the past due rent each month until it is paid in full.

3) Tenant is a person who: Ⓐ Rents. Ⓑ Owns. Ⓒ Shares. Ⓓ Pays the utility costs for the residence.

4) The landlord guarantees that the renter will: Ⓐ Enjoy his/her stay in the residence. Ⓑ Be quiet in his/her stay in the residence. Ⓒ Will not be harassed or unusually annoyed.

5) The notice to pay rent or quit means: Ⓐ A renter must pay extra rent or quit bothering the neighbors. Ⓑ A renter must either pay extra rent or reduce the number of people in his/her residence. Ⓒ A renter must pay back rent even if he/she moves out.

6) A summons: Ⓐ Informs a person he/she is under arrest. Ⓑ Informs a person he/she is free on bail but must appear in court. Ⓒ Informs a person that he/she is being served.

7) Primitive Damages: Ⓐ Pay for damage incurred. Ⓑ Are over and above damage costs and are intended as a punishment. Ⓒ Cause the offender to cease and desist in his/her activity.

8) A lessor: Ⓐ Owns the rental property. Ⓑ Rents the rental property. Ⓒ Acts as lease agent for the property.

9) A notice is: Ⓐ An intent to evict. Ⓑ An intent to charge the rental agreement. Ⓒ An intent to rent the building.

10) A Warrant of Habitability means: Ⓐ No one can live in the rental Ⓑ The rental is in need of repair. Ⓒ The rental is in livable shape and will remain that way.

EXHIBIT H KEY

1. B

2. B

3. A

4. C

5. C

6. C

7. B

8. A

9. B

10. C

EXHIBIT I

RENTAL AGREEMENT
(MONTH-TO-MONTH TENANCY)

THIS AGREEMENT, entered into this __________ day of ____________________, 19___ by and between ______________________________ and ______________________________ hereinafter called respectively lessor and lessee.

WITNESSETH: That for and in consideration of the payment of the rents and the performance of the covenants contained on the part of lessee, said lessor does hereby demise and let unto the lessee, and lessee hires from lessor for use as a residence those certain premises described as ____________________
____
located ____ Street, ________________________ California, for a tenancy from month-to-month commencing on the ____________ day of ________________________, 19___, and at a monthly rental of ____________ ______________________________ ($____________) Dollars per month, payable monthly in advance on the ________________ day of each and every month.

It is further mutually agreed between the parties as follows:

(1) Said premises shall be occupied by no more than ______ adults and ______ children.

(2) Lessee shall not keep or permit to be kept in said premises any dog, cat, parrot, or other bird or animal.

(3) Lessee shall not violate any city ordinance or state law in or about said premises.

(4) That all alterations, additions, or improvements made in and to said premises shall, unless otherwise provided by written agreement between the parties hereto, be the property of Lessor and shall remain upon and be surrendered with the premises.

(5) Lessee shall not sub-let the demised premises, or any part therof, or assign this agreement without the lessor's written consent.

(6) Any failure by lessee to pay rent or other charges promptly when due, or to comply with any other term or condition hereof, shall at the option of the lessor forthwith terminate this tenancy.

(7) Lessee shall keep and maintain the premises in a clean and sanitary condition at all times, and upon the termination of the tenancy shall surrender the premises to the lessor in as good condition as when received, ordinary wear and damage by the elements excepted.

(8) Except as to any condition which makes the premises untenantable, lessee herby waives all right to make repairs at the expense of lessor as provided in Section 1942 of the Civil Code of the State of California, and all rights provided in Section 1941 of said Civil Code.

EXHIBIT I - (Cont.

(9) The ____________________________ agrees to properly cultivate, care for, and adequately water the lawn, shrubbery, trees and grounds.

(10) The ____________________________ shall pay for all water supplied to the said premises. The lessee shall pay for all gas, heat, light, power, telephone service, and all other services, except as herein provided, supplied to the said premises.

(11) Nothing contained in this agreement shall be construed as waiving any of lessor's rights under the laws of the State of California.

(12) This agreement and the tenancy hereby granted may be terminated at any time by either party hereto by giving to the other party not less than ____________________ (____________) days prior notice in writing.

(13) If an action be brought for the recovery of rent or other moneys due or to become due under this lease or by reason of a breach of any covenant herein contained or for the recovery of the possession of said premises, or to compel the performance of anything agreed to be done by Lessee, or to recover for damages to said property, or to enjoin any act contrary to the provisions hereof, Lessee will pay to Lessor all of the costs in connection therewith, including but not by way of limitation; reasonable attorney's fees, whether or not the action proceed to judgement.

(14) Remarks:

IN WITNESS WHERE OF the parties hereto have executed this agreement in duplicate the day and year first above written.

______________________________ Lessor

______________________________ Lessee

EXHIBIT J

RENTAL AGREEMENT

THIS AGREEMENT executed in duplicate this________day of_______, 19___, at______________________California, between______________________________ hereinafter referred to as Lessor, and___________________________________ hereinafter referred to as Lessee.

1. Lessor does hereby lease to Lessee, and Lessee does hereby lease from Lessor, Apartment_______of the building located at_________________ __________________California, to be used by Lessee for residential purposes only. Lessee shall have the right to make use of garage space for vehicles owned or leased by him as follows:____ Lessor shall have the right at any time to substitute other garage space within the building for that hereinabove described.

2. The term of this lease shall be for a period of _________________ commencing________________________. If Lessee is given possession of the demised premises prior to the date specified for the commencement of this lease, the occupancy of Lessee during such period shall be subject to the provisions of this lease. This lease shall not be extended except by an instrument in writing executed by both parties. The holding over by Lessee after the expiration of the term set forth above shall not be deemed a month-to-month tenancy or any other lawful tenancy in the absence of an agreement in writing executed by both parties establishing such tenancy.

3. Lessee shall pay to Lessor a monthly rental of $__________, the said sum to be payable in advance, without demand, on the_______day of each month during the term of this lease. Rent shall be paid to Lessor at

____

or at such other place as Lessor may hereafter designate by notice in writing.

4. Lessee shall deposit with Lessor upon the execution of this agreement the sum of $_________as secuirty for payment of the rent reserved under this lease and for the performance by Lessee of the terms of this lease. If Lessee should fail to perform any obligation imposed upon him under this agreement, Lessor shall have the right to apply such security deposit against the damage suffered by Lessor by reason of such breach. The security deposit, or such portion of it as may remain after offset of any damage suffered by Lessor by reason of any breach by Lessee, shall be returned to Lessee after expiration of the term of this agreement. Lessor shall not be obligated to hold the security deposit in a special account nor shall Lessor be accountable to Lessee for interest, if any, earned upon the said sum, nor shall Lessor be under retsriction with respect to the use of the said deposit. If Lessor should sell the property containing the demised premises, Lessor shall have the right to transfer the security deposit to the vendee for the benefit of Lessee, and Lessor shall thereupon be released by Lessee from all liability for the return of such security.

5. Occupation of the demised premises during the term of this lease or any extension thereof shall be limited to the following persons:

____

EXHIBIT J - (Cont.)

6. Lessee shall pay for all utilities used or consumed upon the demised premises subject to the following exceptions:____________________________

____

7. Lessee shall execute a receipt for all keys furnished by Lessor. Lessee shall pay to Lessor a deposit not to exceed $1.00 for each key furnished. The said deposit shall be returned to Lessee upon return of the keys in good condition upon termination of this lease.

8. If Lessee has executed an application for lease form prior to the execution of this lease, the representations made by Lessee to Lessor in such form are hereby incorporated and made a part of this agreement as though set forth in full. The exectuion of this lease by Lessor is acknowledged by Lessee to have been induced by the representations set forth in such application form by Lessee. If it should be determined at any time that the representations made in such application form, or any of them, are not true, Lessor shall have the right to consider such misrepresentation by Lessee as a breach of this agreement, and Lessor shall have the right to terminate this agreement or exercise any other right given herein to Lessor upon breach by Lessee.

9. Lessor shall have the right to retain a pass key to the demised premises. Lessor shall have the right to enter upon the demised premises at reasonable hours during the day for the purpose of examining the same or to make repairs upon the demised premises or upon any other portion of the building which may require access through the demised premises. Lessor may, between the hours of 1:30 P.M. and 4:00 P.M. of any day except Sunday, show the demised premises to prospective purchasers of the building, and, during the last two months of the term of this lease, show the demised premises to prospective tenants. Lessor shall not show the demised premises to prospective tenants or purchasers more than once in any one day, and Lessor shall, to the extent practicable, endeavor to give Lessee notice of 24 hours of its intention to show the demised premises to prospective tenants or purchasers. All rights given to Lessor by this paragraph, or any other provision of this lease, may be exercised by Lessor through such agents or representatives as he may select.

10. Lessee may not, either voluntarily or by operation of law, assign this lease nor any rights given to Lessee hereunder, nor may Lessee sublet the demised premises nor any portion thereof, without the prior written consent of Lessor. Lessee shall not permit any person other than those persons designated herein to occupy the demised premises nor to make use of any garage or storage space nor any other facility of the building of which the demised premises are a part without the prior written consent of Lessor. Any act of Lessee whereby any of the interest of Lessee under this lease is purported to be transferred, or any right of Lessee hereunder is purported to be conveyed, shall constitute a breach of this agreement.

EXHIBIT J - (Cont.)

11. Lessee adknowledges that he has examined the demised premises and the good condition thereof except as herein otherwise specified. Upon expiration of this lease from any cause whatever, Lessee shall surrender the premises in their original good condition, reasonable wear and tear excepted. Lessee shall remove all trash and debris from the premises and shall leave the premises in broom clean condition. All appliances shall be cleaned by Lessee and turned back to Lessor in good operating condition.

12. Lessee shall forthwith repair at his expense all damage resulting from the act or neglect of Lessee and those persons who come into any portion of the building of which the demised premises are a part as the invitee of Lessee. If Lessee fails to make such repairs. Lessor may, but shall not be obligated so to do, make such repairs, and Lessee shall reimburse Lessor for the cost thereof upon demand as an additional payment of rent under this lease.

13. Lessor shall not be liable to Lessee nor his invitees for loss or injury to person or property by reason of any failure to keep the premises in repair, nor shall Lessor be liable to any of said persons for any loss or damage resulting from the bursting, stoppage, or leaking of utility lines, waste lines, or piping or plumbing lines or fixtures of any nature. Lessor shall not be liable to Lessee nor his invitees for loss or injury to persons upon the demised premises or any portion of the building of which they are a part.

14. Lessor shall not be liable for any damage occasioned by water being upon or coming through the roof or opening of any nature in the building. In the event of such penetration of water, Lessee shall promptly notify Lessor. Lessee shall use reasonable care to cause all windows or other openings in the demised premises to be closed in the event of rain.

15. The demised premises are limited strictly to the interior of the demised apartment and shall not entitle Lessee to any use of the ground space surrounding the building of which the demised premises form a part, other than for the purpose of ingress and egress. The furnishing by Lessor to Lessee of any storeroom, use of laundry, or any other facility outside of the demised premises, shall be deemed to be furnished gratuitously. The use of any such laundry room, storeroom or other facilities shall be at the risk of the person using the same, and neither Lessor nor his agents or employees shall be liable for any injury to person, loss by theft or otherwise, or damage to property resulting from use of such facilities.

16. Lessee shall make no alterations, additions or improvements in or to the demised premises without the prior written consent of Lessor. All addition, fixtures, or improvements that may be made or installed upon the demised premises shall be surrendered to Lessor upon termination of this lease. All shades, curtain or drapery fixtures, and any items specially designed to be used upon the demised premises, which are installed upon the premises by means of a fastening device of any nature, shall remain upon the premises and be surrendered to Lessor upon termination of this lease. Lessee shall not change any lock nor shall Lessee alter any lock so that the keys originally furnished by Lessor will not operate the same.

17. The Rules and Regulations set forth at the end of this lease are a part of this lease. Lessee agrees to abide by such Rules and Regulations for himself and for all persons upon the demised premises with his consent. Whenever, in the sole discretion of Lessor, it is deemed necessary or desirable to promote the safety, care or cleanliness of the building, or the preservation of good order, or the comfort, quiet, or convenience of other occupations of the building of which the demised premises are a part, Lessor may modify, delete, or add to, the said Rules and Regulations, and such altered Rules and Regulations shall be, from the time of their adoption by Lessor, a part of this lease. Lessor may serve notice of such changes of the Rules and Regulations upon Lessee by leaving a copy thereof in the mail box of Lessee. Nothing contained herein shall be deemed to impose any liability upon Lessor for any violation of said Rules and Regulations, or the breach of any covenant or condition in any lease, by any tenant or occupant in the building. Continued violation of the Rules and Regulations by Lessee shall constitute a breach of this lease by Lessee, and Lessor shall have all those rights given to him under this lease by reason thereof as in the case of any other breach of this lease.

18. If Lessor, his agents or employees, should render any service to Lessee, such as acceptance of packages, or any other service of any kind or character, or in the event Lessor permits any person or firm not in the employment of Lessor access to the building of which the demised premises are a portion for the purpose of performing services such as, but not limited to, car washing and polishing, the rendition or such accommodation services or the granting of access to such persons for the purpose of performing any service function is a courtesy to Lessee for which no charge has been included in the sum charged as rent. Lessor shall not be obligated to perform, or permit the performance of, such services, nor the continuation thereof. Neither Lessor, his agents or employees, shall be responsible for any loss, damage or injury of any nature which may result from the rendition of such accommodation services or by reason of the activities of any person or firm given access to the premises as hereinabove set forth.

19. Lessor shall maintain all appliances and equipment furnished to Lessee or the use of which is made available to Lessee. Lessee shall be obligated to acquaint himself with the proper use of all such appliances and equipment. If repair or servicing of any appliances or equipment is, in the opinion of the person or firm servicing or repairing the same, required by reason of the improper use or neglect of the same by Lessee. Lessor shall have the right to charge all costs incurred by reason of such improper use or neglect to Lessee, and such costs shall be reimbursed by Lessee as an additional payment of rent under this lease upon demand by Lessor. If any facility, equipment, appliance or item of any nature furnished for use of the Lessee should require repair or servicing, Lessee shal have a reasonable time after notification to have such repair or servicing work performed, but in no event shall Lessor be liable to Lessee for damage of inconvenience suffered by Lessee by reason of the failure of any such facility, equipment, appliance or item of any nature.

EXHIBIT J - (Cont.)

20. The word "premises" as used in this lease shall include all carpeting, carpets, furniture, appliances or other personal property, if any, furnished by Lessor. Lessee shall execute a receipt for all items received, provided, however, that as to such items which are permanently affixed to the demised premises, such as, but not limited to, carpeting and built-in appliances, no receipt shall be executed. All items of personal property furnished by Lessor shall be subject to the provisions of this lease insofar as they are applicable. Lessee shall turn over possession of all such personal property to Lessor at the termination of this lease in its original good condition, reasonable wear and tear excepted.

21. The demised premises shall not be used for any illegal purpose nor contrary to any provision of law affecting the same.

22. Should Lessor, for any reason, be unable to deliver possession of the demised premises at the time specified for the commencement of the term of this lease, Lessor shall not be liable for any damage caused thereby, and Lessee shall be entitled to appropriate credit on the rent reserved hereunder for such period as delivery of possession cannot be made. If Lessor is unable to deliver possession within 10 days after the time specified for commencement of this lease, Lessee shall have the right to cancel this lease and to a refund of all sums paid to Lessor.

23. Neither the delivery of keys by Lessee to Lessor, his agents or employees, nor any act on the part of Lessee shall serve to constitute a termination of this lease prior to the expiration of the term hereof unless such delivery or other act is acknowledged in writing by Lessor as constitute a termination of this lease.

24. If Lessee shall fail to pay the rent reserved herein when the smae becomes due and payable, or if Lessee shall fail to keep, observe or perform any other covenant, condition of obligation of this lease on his part to be kept or performed, or if Lessee shall abandom the premises (a period of 5 days absence while the tenant shall be in default in rent shall be deemed an abandonment for the purposes of this lease), Lessor, in addition to all other rights and remedies he may have at law, shall have the option to do any of the following:

(a) Immediately re-enter and remove all persons and property from the premises, storing said personal property in a public warehouse or elsewhere at the cost of, and for the account of, the Lessee. No such re-entry or taking possession of the premises by Lessor shall be construed as an election on the part of Lessor to terminate this lease unless a written notice of such intention is given by Lessor to Lessee.

EXHIBIT J - (Cont.)

(b) To collect by suit or otherwise each installment of rent or other sum as it becomes due hereunder, or to enforce by suit or otherwise, any other term or provision hereof on the part of Lessee required to be kept or performed.

(c) Terminate this lease, in which event Lessee agrees to surrender immediately possession of the premises, and to pay to Lessor, in addition to all other sums to which Lessor may be entitled, all damages suffered by Lessor by reason of Lessee's default, including the cost of recovering the premises.

In the event that any personal property remains upon the demised premises upon termination of this lease or upon re-entry by Lessor under rights given to Lessor by this lease, Lessor shall have the right to remove the same and he shall have a lien upon all such property for the purpose of securing to Lessor the reimbursement to Lessor of all costs of every nature incurred in removing the said personal property form the demised premises, including a reasonable attorney's fee. To enforce the said lien, Lessor may sell all or any part of such property, at public or private sale, and in such manner and at such times and places as Lessor, in his sole discretion, may deem proper. Such sale may be without notice to Lessee and without demand upon Lessee for reimbursement of the said costs. The proceeds realized upon any such sale shall be applied first to the payment of expenses of the sale, reimbursement of costs to remove the property from the demised premises, costs of storage pending sale, and reasonable attorney's fees incurred in connection therewith; any balance remaining shall be applied to the payment of any other sums which may then or thereafter be due to Lessor from Lessee; after satisfying all of the obligations previously enumerated, the balance, if any, shall be paid over to Lessee.

25. Lessee shall reimburse Lessor for all expenses which may be incurred by Lessor, including reasonable attorney's fees, by reason of any breach of this agreement by Lessee, whether or not an action be filed by Lessor.

26. Neither the acceptance by Lessor of any installment of rent after its due date nor the waiver by Lessor of any other breach by Lessee of this agreement shall constitute a waiver by Lessor of any future default on the part of Lessee.

27. Upon vacation of the demised premises Lessee shall furnish written notice to Lessor of the address to which Lessee is moving. All refunds to which Lessee is entitled under this lease shall be mailed to such address.

28. This lease contains the entire agreement between Lessee and Lessor relating to the leasing of the demised premises. No representation which is not incorporated herein shall be binding upon Lessor, and all representations which have been made are incorporated herein or, if not so incorporated, shall be deemed to have been waived by Lessee. All preliminary negotiations between the parties are merged into, and superseded by, the provisions of this lease. This lease shall not be enforceable until executed by both Lessee and Lessor.

EXHIBIT J - (Cont.)

29. All notices to be given to Lessee shall be given in writing personally or by depositing the same in the United States mail, postage prepaid, and addressed to Lessee at the demised premises, whether or not Lessee has departed from, abandoned or vacated the premises. All notices to be given to Lessor shall be given in writing personally or by depositing the same in the United States mail, postage prepaid, and addressed to the Lessor at the place designated by Lessor for the payment of rent, or at such other place or places as may be designated in writing from time to time by Lessor.

30. Whenever the context of this lease so requires, the masculine gender includes the feminine and/or neuter, the neuter includes the feminine and/or masculine, and the single number includes the plural.

RULES AND REGULATIONS

1. Laundry facilities shall be used by tenants only during those hours posted in the laundry rooms. Lessor shall have the right to establish schedules allocating times and dates for use of laundry facilities by tenants and to change such schedules whenever deemed necessary. If the building contains more than one laundry room, tenants shall use only such laundry room as has been assigned by Lessor.

2. Space which may be provided for use by Lessee for storage of such articles as trunks, suitcases, and other bulky articles may not be used for the storage of furniture. No item may be stored which would increase the risk of fire nor which would result in increasing the rate of fire insurance upon the building.

3. Lessee shall not himself make, nor permit to be made by members of his family, servants, agents, visitors or invitees of any nature, any disturbing noises upon the demised property or in the building of which they are a part that will interefere with the rights, comforts or convenience of other tenants. If the playing of any musical instrument, or the operation of any phonograph, radio or television set upon the demised premises between the hours of eleven o'clock P.M. and the following eight o'clock A.M. shall disturb or annoy other occupants of the building. Lessee shall not play or permit to be played, such musical instrument, nor operate, nor permit to be operated, any phonograph, radio or television set upon the demised premises during such hours. Operation of phonographs, radios, and television sets, and the playing of musical instruments, must at all times be conducted with regard to the rights of other tenents of the building to the peaceful enjoyment of their apartments. Lessee shall avoid any unnecessary running of water between the hours of eleven o'clock P.M. and the following eight o'clock A.M., and the operation of garbage disposal units and dishwashing machines during such hours is prohibited.

EXHIBIT J - (Cont.)

RULES AND REGULATIONS (Cont.)

4. Baby carriages, velocipedes, bicycles, or other like articles shall not be allowed to remain in the passageways, garage areas or patio areas of the building. Garbage cans, trash receptacles, kitchen supplies and other similar articles shall not be placed or left in the hallways, public areas of the building, or any area under the control of tenant which is exposed to public view. Public entrances, sidewalks, and parking areas shall not be obstructed nor used for any purpose other than for ingress to and egress from the apartments.

5. Lessee shall not shake or hang from the windows, doors, patio or porch areas, any linens, cloths, clothing, bedding, curtains, rugs, mops or items of any nature, nor shall Lessee sweep any dirt, dust or debris of any nature from the interior of the demises premises onto any patio, porch or hall areas.

6. The water closets, basins, and other plumbing fixtures shall not be used for any purpose other than those for which they were designed. No sweepings, rubbish, rags, or any other improper articles shall be thrown into the same. Deposit of trash, and those items of garbage which cannot be handled by garbage disposal units, into the trash chute shall be made in accordance with instructions, Lessee shall familiarize himself with the proper operation of all items of equipment furnished for his use, and Lessee shall use such items in accordance with recommended procedures. Lessee shall clean all filtering devices upon equipment furnished for his use at regular intervals so as to insure proper operation of the equipment and to avoid damage to the same. Elevators shall not be used for the moving of furniture or any article which cannot be carried by hand without the prior consent of Lessor, and any damage to the elevators or the premises caused by the movement of furniture or other items shall be repaired at the expense of Lessee

7. No aerial or antenna may be erected on the roof or exterior walls without the written consent of Lessor. No shades, awnings, venetian blinds, window guards or similar items may be installed without the prior written consent of Lessor. No dogs, cats or pets of any nature shall be kept upon the demised premises without the prior written consent of Lessor. Running of exposed wires for electrical appliances or fixtures in violation of applicable building codes is prohibited.

LESSOR: LESSEE:

By____________________________ ____________________________

EXHIBIT K

RENTAL AGREEMENT

LANDLORD____

TENANT____

Premises____

____

Description____

Monthly Rent $____________________ Commencement Date______________

Holding Deposit (applied to rent) $______ Date Pd.________Rct. #__________

Key & Security Deposit $_______________ Date Pd.________Rct. #__________

Balance of First Month's Rent $________ Date Pd.________Rct. #__________

Set-up Fee $______________________ Date Pd.________Rct. #__________

In consideration of the payment of rents and the performance of the covenants set forth by the Tenant, the Landlord hereby rents to the Tenant the Premises described above and at the Monthly Rent set forth, payable in advance on the first day of each and every month.

This Agreement is made and accepted by the parties hereto on the following terms, which are agreed by all parties to be conditions as well as covenants. Upon the breach, default, failure or violation of any of these by the Tenant, the Landlord may terminate the Rental Agreement forthwith, re-enter the Premises, remove any and all persons and property therefrom and take over possession of the Premises.

Acceptance of Premises

1. The Tenant has thoroughly examined the condition of the Premises and furnishings (if any) and by taking possession thereof, acknowledges that he has received the same in clean condition and in good order and repair and that no agreements have been expressed or implied, except those contained herein or endorsed hereon, with respect to any further additions, improvements or alterations to the Premises.

Use and Occupancy

2. The Tenant agrees to use the Premises solely as a private residence to be occupied only by the following named adults:

____

and not more than___children and no others, whether as guests, roomers or boarders without the prior written consent of the Landlord or its agent. The Tenant shall keep and maintain the Premises in clean and sanitary

Rental Agreement (Cont.)

conditions at all times, shall not engage in any unlawful or immoral conduct, or violate any city or county ordinance or state law in or about the Premises, and shall commit no waste.

No Pets

3. The Tenant shall not keep or permit to be kept in the Premises any dog, cat or other animal, except a parakeet or canary which shall be caged at all times.

Rent; Late/ Payments

4. The Tenant shall pay Promptly when due, the rent and other charges. If rent shall remain unpaid 3 days after the due date, the Tenant agrees to pay as ADDITIONAL RENT the sum of $5.00 plus $1.00 for each day thereafter until all rent including additional rent is paid. Rent shall be considered unpaid from and after the due date.

Cleaning Fee; Cleaning & Security Deposit; Prepaid Rent

5. If the Tenant has paid a set-up Fee as set forth above, such fee shall not be refundable. The sum of $_________ of the key and Secuirty Deposit paid by the Tenant will be refunded upon the termination of the tenancy created hereby if the Tenant (a) has performed all of the terms hereof, (b) has been a tenant hereunder for at least _____months and, (c) leaves the Premises in good order and clean condition as required by paragraph 19 hereof (including, without limitation, stove, oven, refrigerator, furniture (if any), cabinets, sinks, tubs, walls, floors and windows.

Utilities

6. The Landlord shall pay for all water, gas, heat, light, power, supplied to the Premises.

Subletting; Assignment

7. Tenant shall not sublet the Premises, or any part thereof, or assign this Agreement without the Landlord's written consent. Consent to any one such subletting or assignment shall not be deemed a waiver of this condition as to other subletting or assignment.

Alterations and Improvements

8. The Tenant shall make no alterations or improvements in and to the Premises (including painting and paperhanging) without the prior written consent of the Landlord and all alterations and improvements shall become the property of the Landlord and remain upon and be surrendered with the Premises.

EXHIBIT K - (Cont.)

Rental Agreement (Cont.)

Rules and Regulations

9. The Tenant shall observe and abide by all rules and regulations in force at the time of this Agreement and all subsequent additions and amendments thereto. If the Tenant has executed a copy of such rules and regulations, the same shall be deemed an integral part of this Agreement.

Waiver by Tenant

10. Tenant hereby waives all rights to make repairs at the expense of the Landlord as provided in Section 1942 of the Civil Code of the State of California, and all rights provided in Section 1941 of said Civil Code.

Entry by Landlord

11. The Landlord, its agents and designated representatives shall have the right to enter the Premises at reasonable hours to examine or exhibit the same or to make such repairs, imrpovements or alterations as the Landlord may deem necessary for the safety and preservation of the property and, within fifteen (15) days prior to the termination of this Agreement, to show the Premises to prospective tenants.

Damage to Premises

12. The Tenant shall pay to the Landlord upon demand the expense incurred in repairing or replacing any damage to the Premises (including, without limitation, drapes, carpeting, mirrors, windows, shower doors and furniture), excepting such damage caused by ordinary wear and tear or by a fire or flood not originating within the Premises. The Tenant shall also pay to the Landlord on demand the cost of clearing stopped drains, toilets, sinks, tubs and disposals within the Premises.

Radio and TV Antennas

13. The Tenant may not place any radio and television antenna or aerial upon the building or the property upon which the Premises are located without the prior written consent of the Landlord which consent may be conditioned upon the posting of a deposit in an amount deemed sufficient by the Landlord to cover the cost of repairing any damage to such property.

Abandonment

14. If during any time that the Tenant shall be in default in the payment of rent or in the performance of any term hereof, the Tenant does not actually and continuously occupy the Premises for seven (7) consecutive days, the Tenant shall be deemed to have abandoned the Premises and this Agreement may be terminated, at the option of the Landlord, and the Landlord may enter the Premises, remove any persons and property therefrom and retake possession thereof.

Rental Agreement (Cont.)

Prorated Rent

15. If the Commencement Date as set forth above is not the first day of the month, and if the Tenant has not paid at or before the signing hereof, the entire amount of rent due through the last day of the calendar month following the date hereof, the Tenant agrees to pay within one month after such Commencement Date an amount equal to the prorated rent from the Commencement Date through the last day of the clanedar month following the Commencement Date.

Parking

16. If a separate charge is made therefor and if expressly included within the Description of the Premises set forth above, a Parking Space, Carport or Garage (as the case may be) is included within this Agreement as an appurtenance to the Premises, and Tenant agrees to park in no other place within the property on which the Premises are located. Unless so included as an appurtenance to the Premises, the Tenant shall have no implied right to park any vehicle upon such property. Notwithstanding, and without creating any right there the Landlord may from time to time designate a Parking Space, Carport or Garage for the use of the Tenant. The Tenant shall cause his guests, invitees and visitors to park outside of the property on designated for visitor parking, if any. In all cases, the Landlord shall not be responsible for damage to any vehicle or other property within a Parking Space, Carport or Garage, and the Tenant hereby waives all claims for any such damages and agrees that such parking or storage shall be at his sole risk.

Fire and other

17. If the Premises shall be wrecked or destroyed by fire or by the elements or other causes so as to render them unfit for occupancy, or if the furnishings, if any, of Landlord be so damaged or destroyed as to be rendered unfit for use, this Agreement may thereupon be terminated, at the option of Landlord: but should the Landlord elect to repair or reconstruct the Premises, and replace or repair said furnishings, it shall do so as speedily as possible, and should the damage be so extensive as to render the Premises untenantable, then the rent or a just proportionate part hereof, according to the nature and extent of the damage, shall cease until the same shall be repaired by Landlord, but the Tenant shall in no case be entitled to compensation or damage on account of any annoyance or inconvenience in making said repairs, or on account of such destruction.

EXHIBIT K - (Cont.)

Rental Agreement (Cont.)

Liability of Landlord

18. Tenant agrees not to make any claim against Landlord for, and will hold Landlord harmless from, any loss or damage to any personal property belonging to Tenant or any of his guests or occupants, or for any injuries to Tenant or any of his guests or occupants. Landlord shall not be liable for any damage occasioned by or from plumbing, gas, water, or other pipes, electrical wiring or sewerage, or the bursting, leaking or running of any pipe, wash stand, water closet or waste pipe, in, above, upon, or about the Premises, nor for damage occasioned by water being upon or coming through the roof or otherwise, nor for any damage arising from the acts or neglects of co-tenants or other occupants of the same building or the owners or occupants of adjacent or continguous property.

Termination; Modification

19. This Agreement and the tenancy hereby created may be terminated by either party heretc giving the other not less than fifteen (15) days prior written notice. Upon the termination of this tenancy for any reason the Tenant shall surrender the Premises to the Landlord in as good condition as when received, ordinary wear and damage by the elements excepted. This Agreement may be modified by the Landlord from time to time by mailing, written notice thereof to the Tenant at the Premises not less than fifteen (15) days prior to the end of any month to become effective on the first day of the following month.

Attorneys' Fees

20. If an action is brought for the recovery of rent or other moneys due or to become due under this Agreement or by reason of a breach of any covenant herein contained or for the recovery of the possession of the possession of the Premises, or to compel the performance of anything agreed to be done by the Tenant or to recover for damages, or to enjoin any act contrary to the provisions hereof, or if the Landlord retains the services of an attorney-at-law to commence any such action, the Tenant shall pay to the Landlord all of the costs in connection therewith, including, but not by way of limitation, reasonable attorney's fees, whether or not the action is commenced or proceeds to judgement.

Waiver

21. Waiver by the Landlord of any breach of any terms or conditions hereof shall not constitute a waiver of subsequent breaches. Time is expressly made of the essence in the payment of rent and in the performance of each of the terms by the Tenant.

Joint and Several Liability; Gender

22. If there be more than one Tenant hereunder, the obligations hereof shall be joint and several and service of any notice or demand upon one shall constitute notice to each other Tenant. As used herein, the singular shall include the plural and the masculine gender shall include the feminine and neuter as may be applicable according to the number and gender of the parties hereto.

Marginal Notations

23. The marginal notations used herein are for convenience only, are not a part of this Agreement and shall not be construed as a limitation of any provision hereof.

Inventory Agreement

24. Tenant agrees that he has inspected the Premises and the furniture, furnishings, fixtures and appliances and the same are now in good order and condition. Upon the termination of this tenancy will be returned in the same condition, normal wear and tear excepted.

DATED: ______________________

LANDLORD
BY ______________________________
(Manager)

TENANT
____

EXHIBIT L

RESPONSIBILITIES OF THE TENANT

To abide by the rules and regulations. Most large apartment complexes have definite rules and regulations. It is the responsibility of the tenant to understand and follow them. If a prospective tenant disagrees with a rule or regulation, the tenant should make a statement ot the landlord before signing an agreement. Any exceptions should be written into the agreement.

To give notice in writing. The tenant is responsible for notifying the landlord in writing usually 30 days in advance of moving. This period is 30 days from the time notice is given, not from when the rent is due. The tenant and landlord may agree on a shorter period, but it must be a least 7 days.

To pay the rent on time. Sometimes the rent includes utilities, while in other situations, it is the tenant's responsibility to pay them. The tenant must understand the payment terms in the agreement and abide by them.

To take care of the property. The tenant has the responsibility of keeping the premises clean and sanitary while living there. If trash piles up in the yard of the home, or if garbage is allowed to collect, the tenant may have to respond to a citation by the Department of Health. Normal wear and tear is expected, but any damage that is beyond reasonable expectations will subject the tenant's security deposit to withholding by the landlord.

RESPONSIBILITIES OF THE LANDLORD

Make repairs to keep the dwelling safe or sanitary without cost to the tenant, unless the tenant has caused the condition. The landlord is entitled to written notice of the defect. If the landlord refuses to make the repairs, the tenant may make them or have them made, and deduct the cost from the rent. The repairs for which the tenant pays may not cost more than one month's rent, nore be done more than once a year.

May not use retaliatory eviction. The landlord may not raise the rent or try to evict a tenant because the tenant has forced the landlord to make repairs. (It is difficult to prove that a tenant's rent was raised or terminated because of forced repair.)

Provide a habitable dwelling according to law. A Warranty of Habitability, whether expressed in the agreement or implied, requires that the tenant be provided with a dwelling that is safe, sanitary, and free of pests. The place must have safe wiring, plumbing, and heating.

Provide the tenant with quiet enjoyment (peaceful possession) of the premises. The tenant has the unhindered use of the property, even though the landlord retains the legal title. It agrees with the concept that "one's home is one's castle."

EXHIBIT L - (Cont.)

Respect the tenant's right of privacy. Under landlord/tenant law, the tenant has the "right to be left alone." The landlord must give the tenant "reasonable notice" (usually 24 hours) before entering, unless an emergency arises. Having the right to inspect the premises, the landlord may do so only on a reasonable basis.

EXHIBIT M

LANDLORD/TENANT RESPONSIBILITIES

1. The renter must be guaranteed a residence which is _ __ _____, _____, and ____________________________ .

2. The residence must have safe _____, _____, and _____.

3. If the landlord refuses to repair the residence, and the repair is not the fault of the tenant, the tenant has the right to ________________ ________, or _______________ ______________.

4. However he/she can only do these once a______________________________.

5. The repair may be made by the tenant if the cost does not exceed ______ ____.

EXHIBIT M KEY

1. Safe, Sanitory, and free of pests.
2. Safe wiring, plumbing, and heating.
3. Make repairs, or have them made.
4. Year
5. More than 1 month's rent.

EXHIBIT N

HOUSING

Until recently, there have been many cases involving discrimination in the rental and purchase of adequate housing for and by women. The most commonly found types of discrimination are:

a) The failure to include the women's entire income when a couple applys for a mortgage loan.

b) Different standards have existed for loan terms for women, for example, additional points are sometimes added in determining the home loan interest rates

c) The outright refusal to rent to divorcees or widows has often occurred. If the landlord did rent to these women, it would often be at a higher rate

d) The outright refusal to rent or sell to any women

The Federal Housing and Community Development Act of 1974 (Public Law 93-383) and the Equal Credit Opportunity Act as well as many State laws in the area of credit and housing have made these practices illegal. The acts, however, will only be as effective as the enforcement program which monitors them.

Questions:

1. Can a landlord enter a rented home at any time under any circumstances?
   __________. Explain____
   ____

2. Can a landlord refuse to rent property to a woman on the basis of her sex?
   __________. Explain____
   ____

3. Is the landlord responsible for repair costs to the house if the tenant's minor child breaks the window? Give two reasons to support your answer.
   1.____
   ____
   2.____
   ____

EXHIBIT N KEY

HOUSING KEY

1. No, because a 24 hour notice must be given. The only exception is in an emergency.

2. No, because the tenant cannot be legally denied the right to rent on the basis of sex.

3. No 1. No, because the tenant is responsible for the actions of his/her minor child.
   2. The tenant, not the landlord caused the damage to the house and is therefore responsible for its repair.

EXHIBIT O

PRE/POST TEST

Directions: Mark the correct answer below or on your answer sheet.

1. Where would be the best place fo find a house or apartment for rent?

   a. Friends
   b. Board of Realtors
   c. Classified Ads
   d. Supermarket bulletin boards

2. Where would not be a place to find a job that does nor require special training?

   a. Classified Ads
   b. College placement office
   c. R.O.P. or Work Experience Bulletin Boards
   d. Supermarket bulletin boards

3. What does E.O.E. mean?

   a. Equal opportunity employer
   b. Equality organization empire
   c. Enlistment opportunity evaluation
   d. Economic organizational enterprizes

4. When finding a job one must be sure that

   a. adequate public transportation is available.
   b. the salary will cover housing, transportation, food and taxes.
   c. adequate job skill training exists at the local college.
   d. promotions and vacations are guaranteed.

5. Where would be the best place to obtain financial aid when experiencing financial need when moving to a new community?

   a. Local church
   b. Local womens' league
   c. Parents and family
   d. Department of Public Assistance

6. The right of a tenant to peace and quiet is guaranteed in

   a. the warranty of habitability
   b. the rental agreement
   c. quiet enjoyment
   d. the notice to quit

PRE/POST TEST PART 2

7. Punitive damages are paid

   A. by the tenant to the landlord upon his moving out of the house.

   B. by the loser to the winner in a law suit.

   C. is a fine for failing to repair the tenant's home.

   D. by the winner in a disagreement over rental fees.

8. An eviction is the

   A. failure to appear in court on the proper day.

   B. forceable removal from the landlord's personal home.

   C. forceable removal of the tenant from his home.

   D. forceable removal from a court case.

9. When renting, a woman can be charged

   A. no more than a man.

   B. 10% more than a man.

   C. a special fee for having children in the home as temporary visitors.

   D. in direct relation to her earning capacity.

10. A woman's income can be used to pay rent.

    A. and support a family only if she is not married.

    B. only if her husband refuses to pay it.

    C. whenever she decides to do so.

    D. only after putting up a bond insuring her financial responsibility.

EXHIBIT O

PRE/POST TEST KEY

1. C
2. B
3. A
4. B
5. D
6. C
7. B
8. C
9. A
10. C

ACTIVITY PROGRESS EVALUATION (A.P.E)

NAME ____________________

CLASS ____________________

UNIT THE ECONOMIC RELATIONSHIP BETWEEN JOB AND HOUSING FOR THE YOUNG ADULT

CODE	ACTIVITY	DAY 1	DAY 2	DAY 3	DAY 4	DAY 5	DAY 6	VERIFICATION OF EVALUATION	EVALUATOR STUDENT AIDE TEACHER
	DATE								
1.1.1	Pre-test Complete Exhibit A Planning Housing Need	X							
1.1.2 2.1.1	Complete Exhibit B. Find out about local housing availability. Complete Exhibit C. Finding jobs in want ads		X						
2.1.2	Gather information about available jobs for classroom bulletin boards.								
2.2.1	Contact prospective employer for complete information on a job listed in want ads 2.1.1			X	X				
2.2.2	Complete Exhibit E Make a cost comparison chart				X				
2.3.1	Complete Exhibit F Complete Sample Public Assistance forms for housing financial aid					X			

ACTIVITY PROGRESS EVALUATION (A.P.E)

NAME ____________________

CLASS ____________________

UNIT THE ECONOMIC RELATIONSHIP BETWEEN JOBS AND HOUSING FOR THE YOUNG ADULT

CODE	ACTIVITY	DAY 7 DATE	DAY 8 DATE	DAY 9 DATE	DAY 10 DATE	DAY 11 DATE	DAY 12 DATE	VERIFICATION OF EVALUATION	EVALUATOR STUDENT AIDE TEACHER
3.1.1	Complete Exhibit E Contact the local planning commission for housing regulations	X	X						
4.1.1	Read Exhibit G, Vocabulary list Learn the definition of any words you are unfamiliar with Complete Exhibit H, Vocabulary Quiz	X	X						
4.2.1	Read Exhibits I, J, and K Rental/lease agreements		X						
4.2.2	Complete Exhibit I, Using a blank Exhibit I complete a Sample rental agreement			X					
4.3.1	Read Exhibit L Complete Exhibit M Questionaire			X	X				
4.4.1	Write a sample "notice in writing" to a to a landlord telling him you are planning to move					X			

UNIT	THE ECONOMIC RELATIONSHIP BETWEEN JOBS AND HOUSING FOR THE YOUNG ADULT	11	12						
4.5.1	Read Exhibit N Complete Exhibit L, by identifying appropriate landlord actions	X							
4.6.1	Take Post-test		X						

TITLE: SURVIVAL SKILLS I: TRANSPORTATION, BUDGET, AND APARTMENTS
BY: Betty Ciaccio, Gail Lambert, Cliff Ishigaki, Dr. Nick Buford
TIME: Fifteen to Twenty--50 Minute Periods

GRADE LEVELS: 9-12
SUBJECT AREAS:
Home Economics, Social
Studies, Health
Economics, Math

GUIDELINES FOR USE OF UNIT

RATIONALE: The teenage parent is faced with the necessity to provide for the basic needs of a dependent/dependents on a limited income. Knowing how to set up a budget, secure living quarters and transportation is essential.

GOALS: To develop skills in allocating available funds for basic living expenses and to gain knowledge in using community resources to secure living quarters, and transportation so that one may function successfully in a community.

UNIT OBJECTIVES:: (Detailed in Student Performance Objectives.) At the end of the unit, the students will be able to:

1.0 Set up a basic budget balancing expenditures against income.

2.0 Use community resources effectively to secure living quarters.

3.0 Travel within the area without using a private vehicle.

POSSIBLE INTEGRATION WITH RELATED SUBJECTS AND COUNSELING ACTIVITIES: This unit is designed to be unfused into the subject areas of social studies, **health**, economics. It is contemporary and student-oriented, dealing with the specific needs of each student.

SPECIAL INSTRUCTIONS TO THE TEACHER: One month before starting this unit, instruct students to keep all records of expenses such as receipts, etc. and provide each student with an envelope for this purpose. The teacher should have current copies of newspapers available for those students who do not have access to them. Copies of the yellow pages telephone directory and local advertising media such as Pennysavers, etc. need to be available for student use. Arrangements for one or more guest speakers from, community agencies which help it locate to locate or provide housing such as church organizations, Y.M.C.A. or Social Welfare should be made in advance for activity 2.2.2. If the book, California Survival Skills is unavailable, worksheets and handouts relating to advertising abbreviations can be devised by the teacher. Since the unit is designed to provide the student with a notebook of pertinent information, the notebook can be used as a means of final evaluation.

RESOURCES:

1. Transparency materials and equipment, overhead projector, and screen.
2. Bulletin Board items.
3. Duplicating materials.
4. Guest speakers from community agencies (S.P.O. 2.2.2)
5. Newspapers, public transportation schedules, guest speakers.
6. Teacher reference material: Hall, Betty and Ross, Mel, California Survival, New York: Holt, Rinehart and Winston, 1979

Pamphlets: "How to Prepare a Personal Financial Statement,"Consumer Information Reports: Bank of America

STUDENT PERFORMANCE OBJECTIVES: During or at the end of the unit, the students will be able to:

1.1 Use personal income information, analyze personal situation and set up a balanced budget.

2.1 Interpret advertising vocabulary in want ads.

3.1 Secure and utilize information on public transportation.

CONCEPT	CODE	INSTRUCTIONAL STRATEGIES/ LEARNING ACTIVITIES	RESOURCES/ MATERIALS	EVALUATION
The amount of income available restricts choices in spending.	1.1.1	Using newspapers, have students make a list of items they would like to purchase including prices for the items. Have the students categorize items as to furniture, wearing apparel, etc. Have the categories further defined under needs and wants. Discuss how items that are needs can also fit into the wants column: Ex: A coat for protection against the elements is a need, but a fur coat is a want.	Newspapers Exhibit A	Students hand in to teacher list of items or return Exhibit A to students with teacher comments
	1.1.2	Have students bring in personal spending records and income records such as pay stubs, receipts, etc. Using an overhead projector, show the students a sample budget form. Explain categories of spending and appropriate percentages for categories. Have students begin to set up their own budget using personal financial information. Students should project variable expenses such as clothing, food, recreation, etc. based on prior records. At this time the budget should be turned in to the teacher for evaluation.	Prepare a Transparency from the Pamphlet: "How to Prepare a Personal Financial Statement," Consum- Information Reports: Bank of America Exhibit B "Monthly Income Chart" Exhibit C "Fixed Expense Chart" Exhibit D "Variable Monthly Chart"	Teacher checklist Exhibits B,C,D. The teacher should note problem areas of overspending and return to student with suggestions.

CONCEPT	CODE	INSTRUCTIONAL STRATEGIES/ LEARNING ACTIVITIES	RESOURCES/ MATERIALS	EVALUATION
	1.1.3	Have a home economist give a lecture on purchasing food on a limited budget and still maintaining adequate nutrition.	Home economics teacher or economist, dietician nutritionist	Possible problem areas might include food costs, variable expenses, etc.
	1.1.4	Using newspapers, have students plan a weeks menu for their family unit maintaining adequate nutrition and staying within dollars allocated for food. Project the cost for one month's expenses.	Exhibit E	Teacher evaluation of menu with comments and alternate suggestions for meeting daily nutritional requirements
	1.1.5	Have students re-plan budget, utilizing suggestions from teacher Rework on new worksheets and add summary information.	Exhibits: A-H	Budget should be balanced. Income should equal out go.
Availability of living quarters varies within communities. In order to best utilize community resources, it is necessary to understand the language of advertising	2.1.1	Have the student look at want ads for living quarters. Have the student try to write out what the ad says in complete words. Introduce the information on advertising abbreviations. Explain how words are shortened. Handout list of abbreviations. Have students complete assignment.	Newspapers Abbreviation list California Survival pp. 18, 19, 20, 21	Teacher checklist Exhibit I

CONCEPT	CODE	INSTRUCTIONAL STRATEGIES/ LEARNING ACTIVITIES	RESOURCES/ MATERIALS	EVALUATION
	2.2.1	Have the students try to list the types of temporary and permanent housing within their financial realm that might be available in the community. Have the students discuss the resource that would be of help in finding living quarters. As a class activity, complete assignment.	Chalkboard/Chalk California Survival pp. 6, 7, 8	Completed Assignment
	2.2.2	Have 2 or 3 guest speakers from different community agencies talk about the services available. Students should compile a list of services and agencies, such as Y.M.S.A., Church agencies and social welfare.	Guest speakers	Completed list
Public transportation is often the only economically feasible mode for teenage parents.	3.1.1	Bring in schedules, rates, etc, for public transportation within the community. Using the schedules, explain the method of use. Do worksheet in class	Local bus schedule Taxi rates Other information pertaining to public transportation in the community. Devise a worksheet using your local schedule	Completed worksheet
				Turn in notebook including budget, housing information and transportation information

EXHIBIT A

I WANT LIST

Things I need and Want in the Next Three Months	Cost	Things I Want After Three Months	Cost
TOTAL	$	TOTAL	$

EXHIBIT B

MONTHLY INCOME CHART

SALARY

$ $____________

____

SOCIAL SECURITY ____________

STATE AID ____________

OTHER ____________

TOTAL ____________

EXHIBIT C

MONTHLY EXPENSE CHART

RENT $____________

CAR POOL ____________

CAR INSURANCE ____________

LIFE INSURANCE ____________

UTILITIES ____________

TELEPHONE ____________

OTHER ____________

____________ ____________

____________ ____________

____________ ____________

REGULAR CHARGE PAYMENTS

CAR ____________

FURNITURE ____________

JEWELRY ____________

BANK ____________

APPLIANCES ____________

OTHERS

____________ ____________

____________ ____________

____________ ____________

TOTAL $____________

EXHIBIT D

VARIABLE MONTHLY EXPENSE CHART

FOOD

At home $160.00 $__________

Away from home __________

____

CLOTHING __________

____

____

Work

TRANSPORTATION

Gas and oil __________

____

Other __________

MEDICAL AND DENTAL CARE
(Including drugs) __________

HOUSEHOLD

Repairs __________

Supplies (non food items) __________

____

Laundry __________

Dry cleaning __________

Other __________

SAVINGS (CREDIT UNION) __________

Miscellaneous

Recreation (includes paid admissions, records, travel, hobbies, and musical instruments __________

Newspapers __________

Magazine subscriptions __________

Personal care __________

Contributions (CHURCH) __________

Other __________

__________ __________

__________ __________

Income not spent __________

TOTAL __________

EXHIBIT E

MENU PLANNER

	MILK & MILK PRODS.	MEAT & MEAT SUB.	FRUITS & VEGETABLES	BREAD & CEREALS
MONDAY				
BREAKFAST				
LUNCH				
DINNER				
TUESDAY				
BREAKFAST				
LUNCH				
DINNER				
WEDNESDAY				
BREAKFAST				
LUNCH				
DINNER				
THURSDAY				
BREAKFAST				
LUNCH				
DINNER				
FRIDAY				
BREAKFAST				
LUNCH				
DINNER				
SATURDAY				
BREAKFAST				
LUNCH				
DINNER				
SUNDAY				
BREAKFAST				
LUNCH				
DINNER				

EXHIBIT F

VARIABLE EXPENSES - WEEKLY BREAKDOWN

ITEM	1st Week	2nd Week	3rd Week	4th Week	Monthly Total
Food					
Clothing					
House furnishings					
House Operations					
Savings					
Transportation					
Education					
Medical care					
Occupational expenses					
Recreation					
Personal needs					
Gifts					
Contributions					
Tobacco					
Other					
TOTAL					

EXHIBIT G

FIXED EXPENSES - WEEKLY BREAKDOWN

ITEM	1st Week	2nd Week	3rd Week	4th Week	Monthly Total
Rent					
Gas					
Electricity					
Telephone					
Insurance					
Charge Accounts					
Other					
TOTAL					

EXHIBIT H

BALANCE SHEET

INCOME SCHEDULE

Source	1st Week	2nd Week	3rd Week	4th Week	Monthly Total
Net Salary					
Social Security					
State Aid					
Other					
TOTAL					

SUMMARY OF EXPENSES

	1st Week	2nd Week	3rd Week	4th Week	Monthly Total
Total Income					
Total Fixed Expenses					
Amount available for flexible expenses (first line minus second line)					

Total Monthly Income $________________

Total Monthly Expenses ________________

Difference (+ or -) $________________

ACTIVITY PROGRESS EVALUATION (A.P.E.)

EXHIBIT I

NAME ____________________

CLASS ____________________

UNIT SURVIVAL SKILLS: Transportation, Budget Apartment

CODE	ACTIVITY	DAY	1	2	3	4	5	6	VERIFICATION OF EVALUATION	EVALUATOR
		DATE								STUDENT AIDE TEACHER
1.1.1	Make a Want List. Exhibit A									
1.1.2	Income information. Exhibit B									
1.1.2	Fixed Income. Exhibit C									
1.1.2	Variable Expenses. Exhibit D									
1.1.4	Menu Planner. Exhibit E									
1.1.5	Weekly Variable. Exhibit F									

ACTIVITY PROGRESS EVALUATION (A.P.E) EXHIBIT I (Cont.)

NAME ____________________

CLASS ____________________

UNIT SURVIVAL SKILLS: Transportation, Budget Apartment

CODE	ACTIVITY	DATE / DAY	7	8	9	10	11	12	VERIFICATION OF EVALUATION	EVALUATOR STUDENT AIDE TEACHER
1.1.5	Weekly Fixed. Exhibit G									
1.1.5	Balance Sheet. Exhibit H									
2.1.1	Ad Interpretation.									
2.2.2	List of Resources.									
2.2.2	List of Services.									
3.1.1	Worksheet.									

ACTIVITY PROGRESS EVALUATION (A.P.E.)

EXHIBITOR I (Cont.)

UNIT	SURVIVAL SKILLS: Transportation, Budget, Apartment								
Final	Notebook								

TITLE: SURVIVAL SKILLS II: INSURANCE, CHILD CARE, AND HOME SECURITY
BY: Gail Lambert, Betty Ciaccio, Cliff Ishigaki, Dr. Nick Buford
TIME: Ten - 50 Minute Periods

GRADE LEVELS: 9-12
SUBJECT AREAS:
Pregnant Minor Program
Health
Social Studies
Home Economics

GUIDELINES FOR USE OF UNIT

RATIONALE: The responsibilities of the teenage parent include providing security for the dependent as well as herself in terms of adequate insurance, freedom from bodily harm (home security) and care for the dependent when the parent is not available.

GOALS: Create student awareness by investigating types of insurance, home security, and child care options available in the community.

UNIT OBJECTIVES: (Detailed in Student Performance Objectives.) At the end of the unit, the students will be able to:

1.0 Weigh the pros and cons of having, or not having, insurance such as health, auto and home or apartment owners liability.

2.0 Form judgments of child care options available in the community.

3.0 Design a plan of home security based on available community resources.

POSSIBLE INTEGRATION WITH RELATED SUBJECTS AND COUNSELING ACTIVITIES: This unit may be used as a two week unit in social studies, home economics, health and the pregnant minor program.

SPECIAL INSTRUCTIONS TO THE TEACHER: This unit is designed to acquaint the student with different community resources and services in terms of insurance, child care, and home security. The teacher should arrange to have guest speakers for activities 1.2.1 and 3.1.1. The teacher should also contact local day care facilities and alert them to student project activity(2.1.1) When contacting your local law enforcement unit, please ask if they have a formal checklist for home owners and apartment dwellers to evaluate their dwellings. If home security cannot be done by your local law enforcement agency contact an insurance company.

RESOURCES:

1. Guest speakers from insurance agency and law enforcement.
2. Chalkboard & Chalk
3. Teacher reference material: (Books)
   Trobohoff, Benjamin M. and Lee Boyd, Jannie, Personal Finance for Consumers, Morristown, New Jersey, General Learning Press.

STUDENT PERFORMANCE OBJECTIVES: During or at the end of the unit, the students will be able to:

1.1 Recognize and define basic insurance vocabulary words.

1.2 Create a projection of insurance needs based on desired life style five years in the future.

2.1 Describe the child care options available in the community in terms of cost, scope and facility.

2.2 Judge the child care options available in the community in terms of cost, scope and facility.

3.1 Construct a list of personal security needs as dictated by the students' personal home environment.

CONCEPT	CODE	INSTRUCTIONAL STRATEGIES/ LEARNING ACTIVITIES	RESOURCES/ MATERIALS	EVALUATION
Insurance needs will vary according to age, family composition, income and occupation.	1.1.1	Class discussion on insurance - Distribute "Insurance Vocabulary" words and hand out list of "Types of Insurance".	Exhibit B	Exhibit A. Teacher Final Evaluation checklist
	1.2.1	Have a guest speaker from an insurance agency speak to the class on how to determine personal insurance needs	Guest speaker	Teacher Checklist Exhibit A
	1.2.2	Have the student list goals and describe life style to be attained five years from the present.		Written statement of goals to be given to teacher for review.
	1.2.3	Have the student formulate an insurance program based on five year goals and projected life style.		Completed insurance plan. Teacher Checklist A
In today's society, placing a child in a day care facility while the parent or parents are working or attending school is no longer a luxury but often a necessity.	2.1.1	The students will identify the types of facilities available in the community where they live or plan to work.	Exhibit D	Student list of the names, addresses and telephone numbers of the day care facilities identified in the community
	2.2.1	From the list the student has compiled, the student will visit three different facilities and using the "Student Day Care Check List," rate the facility in terms of their personal acceptability, including cost.	Exhibit E	Teacher Checklist Exhibit A Turn in checklist and student discussion of findings.

CONCEPT	CODE	INSTRUCTIONAL STRATEGIES/ LEARNING ACTIVITIES	RESOURCES/ MATERIALS	EVALUATION
A feeling of safety and security in the home is achieved by exercising precautionary measures that are appropriate for the particular dwelling area.	3.1.1	Have a representative from your local law enforcement unit come in and speak on home security. Hand out "Residential Security Survey" to each student.	Guest speaker Exhibit F	Each student will check their home for security using "Residential Security Survey" and info given by guest speaker and give one minute report on the safety status of their home.
		Administer Post Test	Exhibit G	Teacher Checklist

ACTIVITY PROGRESS EVALUATION (A.P.E)

EXHIBIT A

NAME ______________________

CLASS ______________________

UNIT SURVIVAL SKILLS II

CODE	ACTIVITY	DAY DATE	1	2	3	4	5	6	VERIFICATION OF EVALUATION	EVALUATOR STUDENT AIDE TEACHER
1.1.1	Complete "Insurance Vocabulary" and "Types of Insurance" list		X	X						
1.2.1	Notes on guest speaker				X					
1.2.2	Student goal list. description of preferred life-style					X				
1.2.3	Formulate an insurance program based on five year goals and projected life style.						X			
2.1.1	Student list of names, addresses, and telephone numbers of community day care facilities.							X		
2.1.1	Student visit three day care centers in community and complete check list. Due on day 7.							X		

ACTIVITY PROGRESS EVALUATION (A.P.E)

EXHIBIT A.1

NAME ____________________

CLASS ____________________

UNIT SURVIVAL SKILLS II

CODE	ACTIVITY	DAY	7	8	9	10	11	12	VERIFICATION OF EVALUATION	EVALUATOR
		DATE	X							STUDENT AIDE TEACHER
3.1.1	Guest speaker on Home Security. Take home checklist and complete. Due on day 8.			X						
2.1.1	Turn in day care evaluation checklist. Discuss findings with class.				X					
3.1.1	Turn in home security checklist and give one minute report on safety status of your home.					X				
	Take post test and evaluate in class						X			

EXHIBIT B

INSURANCE VOCABULARY

1. Beneficiary - the person named to receive proceeds from an insurance policy.

2. Benefit - a payment or service provided for under an insurance policy.

3. H.M.O. - a health care organization that provides a complete range of medical services, all from the same source. Clients pay one fee in advance for all necessary health services.

4. Major Medical Plan - a type of insurance coverage that provides benefits for catastrophic illness or accidents, in which the insured pays a certain amount - \$50.00 or \$100.00 - before the insurer pays anything (deductible clause) and which requires the policy holder to pay part of the bill - 20 to 25 percent - that remains after the deductible amount has been subtracted. (coinsurance clause)

5. Face value - The amount for which a policy is written. Also referred to as a death benefit

6. Cash value - The dollar value of a policy that has been built up through payment of premiums. Also known as "cash surrender value."

7. Disability Insurance - Also referred to as "income insurance." This provides for weekly or monthly benefits to the insured in the event of a disabling accident or illness.

8. Liability insurance - insurance that protects you against damage that your car may cause to someone else's property or personal health.

9. Collision insurance - insurance that provides payment to you if your car is damaged in a collision, regardless of who caused the damage.

10. Comprehensive or fire and theft insurance - insurance that pays for physical damage to your car or loss of the car from causes other than collision.

11. No-fault insurance - a type of insurance coverage that pays for damages regardless of who is responsible for them . It is presently applied to medical and personal injuries only, for limited amounts, and is required only in some states.

12. Endowment life insurance - a type of insurance that covers the life of the insured while building up a cash reserve payable to the insured if he lives to the end of the term. This type of policy emphasizes savings rather than protection.

EXHIBIT B (Cont.)

13. Straight or ordinary life insurance - this type of life insurance provides coverage for as long as the insured cares to continue it. This policy also incorporates a savings plan that builds up a cash value.

14. Term life insurance - a type of pure life insurance that is written for a specific period of time.

15. Limited payment life insurance - a type of life insurance in which the payments are limited in number. Once the last payment is made, the policy remains in force until the insured dies or withdraws its cash value.

16. Fire insurance - this insurance reimburses the policyholder for any damage caused by fire. This is the most basic protection you can have and is generally written for one, three, or five year terms.

17. Personal property coverage - protection from loss by fire or theft of household items such as furniture and appliances as well as personal belongings like clothing.

18. Personal liability coverage - protects you from damage suits that may arise from accidents in your house or on your property.

EXHIBIT C

TYPES OF INSURANCE

1. Life
    a. Term
    b. Straight life or ordinary life
    c. Limited-payment
    d. endowment

2. Disability

3. Health

4. Home or Apartment
    a. Fire
    b. Personal Property Coverage
    c. Personal Liability Coverage

5. Auto
    a. Liability
    b. Comprehensive
    c. Collision
    d. No-fault

EXHIBIT D

TYPES OF DAY CARE CENTERS

1. State operated center
2. Private center
3. Co-op
4. Private individual
    - a. In home
    - b. Out of home

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EXHIBIT E

DAY CARE CHECK LIST

Over All Environment	YES	NO	FAIR	AVERAGE	GOOD
1. Cleanliness					
2. Feeling Tone					
3. Visual Stimulation					
a. Wall color					
b. Bulletin boards					
Teacher/Child Ratio					
Safety Precautions					
Accident Procedures					
Health Rules for Attendance					
Fire Drill Procedure					
Nutrition Program					
Learning Opportunities					
Creative Exploration					
Parent Conferences					
Parent Advisory Board					
Age Limits					
Hours and Days of Operation					
Cost					

EXHIBIT F

LIGHTING - EXTERIOR
Locate lights on or under the eaves of roof, using timer or photo-electric cell. Low voltage (decorative) lighting is very economical to use.

ALARMS
(1) Burglar - there are numerous types of alarms as well as distributors and installers. Before purchasing any product or service, check with at least three companies to determine an opinion of the alarm you wish to buy. Homes tend to lend themselves to basic perimeter type alarms or interior mats/photo cells.

(2) Fire - these alarms should be based on "ionization" activation with standby or primary power source using batteries.

(3) Vehicle - there are basically two types, one activated by a door/window opening which protects the interior. The second, by movement of the vehicle, this protects the exterior and interior portions. Alarms should have a separate or protected power source.

SAFES
(1) Money - Heavy construction and good locking devices.
(2) Fire - usually light construction with heavy installation and usually minimum to poor locking devices.

OPERATION IDENTIFICATION
Marking of personal property with a drivers license number (nationwide procedure). Use electric engravers, ice picks, and/or indelible ink for marking. Take photos of jewelry, antiques, paintings or anything unable to mark. Silver items should be engraved by a jeweler or other professional, if desired. List serial numbers and physical description of all property with such numbers.

OTHER SECURITY TIPS

* When away leave radio playing on a "talk" program to simulate conversation.
* Leave two or more lights on in different locations, both on timers.
* Notify neighbors, especially directly across from your home, when away.
* Closed blinds or drawn drapes present an unoccupied appearance. Leave them in different positions; when away have a neighbor change them.
* Don't leave notes -- cancel all home deliveries of newspapers, milk, etc.
* Demand credentials before admitting salesmen, repairmen, or anyone.
* NOTIFY THE POLICE whenever any persons or vehicles appear suspicious. Do not hesitate to call -- PROTECT YOUR NEIGHBORHOOD.

EXHIBIT G

POST TEST

1. List two types of insurance you can subscribe to other than automobile insurance.

   A.____

   B.____

2. Is it mandatory to have automobile insurance in California?

   Yes

   No

3. What type of insurance protects you against loss of income through disability arising from sickness or accident?________________________

4. List two methods of securing your home against break-in?

   A.____

   B.____

5. List three areas of concern in choosing a day care facility for a child.

   A.____

   B.____

   C.____

EXHIBIT H

RESIDENTIAL SECURITY SURVEY

RESIDENT ______________________________

ADDRESS ______________________________ PHONE ______________________

OFFICER ______________________________ DATE ______________________

EXTERIOR DOORS

1. Solid Core Construction
2. Deadbolt - 1" Bolt, Single Cylinder
3. Door Viewer - 180° Angle
4. Hinges - Pinned or Set Screw*
5. Double Door - Top/Bottom Bolts

SLIDING DOORS

6. Pole - Track With String
7. Screws - Upper Track*
8. Pins - Upper /Lower Track*
9. Locks - Commercial Type

WINDOWS

10. Poles/Stops - Lower Track
11. Screws - Upper Track*
12. Pins - Upper/Lower Track*
13. Louvres
14. Cranks - Not Loose
15. Polycarbonate - Non-Breakable Glass
16. Locks - Commercial

INTERIOR

17. Security Closet - Solid Core, Pinned Hinges, Deadbolt
18. Alarms - Burglar/Fire*
19. Safe - Money/Fire*
20. Operation Identification*

GARAGE DOORS

21. Slide Bolt - Additional
22. Padlock - Min. 3/8" Shackle, Two Locking Points, 5 Pin Tumbler
23. Automatic Openers - 3 Frequency, Steel Carriage
24. Hasps - Case Hardened
25. Cane Bolts - Interior

LANDSCAPE

26. House Number
27. Shrubs - Low
28. Trees
29. Fences
30. Gates
31. Lighting*
32. Thorny Plants

MISCELLANEOUS

33. Bicycles
34. Motorcycles
35. Trailers
36. Mailbox

* Indicates additional information.

ADDITIONAL SURVEY INFORMATION

4. HINGES: Remove two screws, opposite each other, from both leaves of the hinge. Insert screw or concrete nail into frame leaf, protruding ½". Drill out the opposing screw hole in door. Do this in top and bottom hinges.

7-11. SCREWS: Screw two No. 10 sheet metal screws upward (vertically) into the top track so that they just clear the top of the door/window when closed.

8-12. PINS: (1) Sliding - drill ¼" diameter hole that angles downward through the top or bottom channel, continuing into the top or bottom portion of the door/window frame when closed. (2) Sash - drill ¼" diameter hole that angles downward through a top corner of the lower window into the bottom corner of the upper window. In both (1) and (2) place a solid metal pin or bolt into hole. When not in use, attach cord to pin and secure next to door/window.

TITLE: SURVIVAL SKILLS III: CREDIT--USE AND ABUSE
BY: Cliff Ishigaki, Dr. Nick Buford, Betty Ciaccio, Gail Lambert
TIME: Nine 50 Minute Periods

GRADE LEVELS: 10-12
SUBJECT AREAS:
Economics U.S. HIstory
American Democracy
Contemporary Problems
Social Psychology
Business Office
Home Economics

GUIDELINES FOR USE OF UNIT

RATIONALE: Credit can be one of the most valuable assets or one of the biggest pitfalls in managing personal finances. A person using credit can easily overspend without realizing the resulting financial consequences. Wise credit use requires both planning and the use of management techniques.

GOALS: Develop personal skills necessary in managing credit and utilizing techniques required to deal effectively with a "buy now, pay later" society.

UNIT OBJECTIVES: (Detailed in Student Performance Objectives.) At the end of the unit, the students will be able to:

1.0 Explain the role of credit in the american economy and lifestyle.

2.0 Apply techniques to be used in evaluating personal money management habits.

3.0 Plan for the proper establishment and use of credit under differing circumstances.

4.0 Explain the purpose, scope, and functions of the credit history report.

5.0 Describe the process of registering a complaint about faulty products or services.

POSSIBLE INTEGRATION WITH RELATED SUBJECTS AND COUNSELING ACTIVITIES: Unit may be infused with Economics, U.S. History, American Democracy, Contemporary American Problems, Social Psychology, Business, and Home Economics.

SPECIAL INSTRUCTIONS TO THE TEACHER: Prior to beginning the unit, mail for free materials listed in exhibit B that give an overview of credit. Secure a guest speaker such as a credit manager from a local store to introduce the concept of credit, activity 1.1.1. Have the speaker cover the topics of a credit application, usage, and consequences of abusing credit. Obtain a consumer complaint form from the appropriate local agency that applies to your region. (Activity 5.1.1) Obtain credit applications from several different business establishments and examples of customer billing forms to use as instructional aids for activities 3.1.1 and 3.1.2. Preview any pertinent movies or filmstrips in your school district or local library on the subject of credit. A glossary has been provided, See Exhibit K.

RESOURCES:

1. Bulletin board items reflecting credit use.
2. Newspaper, magazines reflecting credit use.
3. Guest speaker and tape recorder.
4. Teacher references: Consumer Protection agencies, Attorneys, Local Credit Bureau, Lending Institution, Psychologist (motivations and needs)
5. "What's in your credit report,?" Consumer Information Report 22, Bank of America, Box 37218, San Francisco.
6. "Managing your credit," Consumer Information Report 18, Bank of America, Box 37218 San Francisco.
7. Hall, Betty, and Mel Ross, California Survival, New York: Holt, Rinehart, Winston , 1979.

STUDENT PERFORMANCE OBJECTIVES: During or at the end of the unit, the student will be able to:

1.1 Explain one advantage and disadvantage of buying on credit.

1.2 Identify two "come-ons" or persuasive techniques to encourage buying.

2.1 List three danger signals that indicate financial overextension.

2.2 Recognize the "safe debt to income ratio."

2.3 Demonstrate the ability to set up and use a credit register to determine how much money is owed creditors.

3.1 Differentiate between a single payment credit account and a revolving credit account.

3.2 Plan two ways to establish credit for the first time.

3.3 Calculate and differentiate the cost of credit from four different sources.

STUDENT PERFORMANCE OBJECTIVES: During or at the end of the unit, the student will be able to: (cont.)

4.1 Select your kinds of information included and three kinds of information excluded from a credit report.

4.2 Describe how to correct any misinformation or inaccuracies in the Credit Bureau's Credit report.

4.3 Identify two possible consequences for not making payments on time.

4.4 Recognize the difference between a community and non-community property state and its effect on a women's credit rating.

5.1 Complete a consumer complaint form and know where to file such a claim.

CONCEPT	CODE	INSTRUCTIONAL STRATEGIES/ LEARNING ACTIVITIES	RESOURCES/ MATERIALS	EVALUATION
The economic system of our society has provided for the widespread use of credit by consumers.		Administer pre-test and correct in class	Exhibit A	Pre-test Teacher check-list, Exhibit L
	1.1.1	Have a guest speaker cover the topics of credit application, usage, and consequences of abusing credit. Follow activity with a class discussion. Have students take notes during the speakers' lecture for use in activity 4.3.1. Tape record lecture if possible.	Guest speaker Tape recorder	Student notes Teacher checklist
	1.1.2	Review the overviews of credit in the materials form Exhibit B. Duplicate and distribute Exhibit C to students and discuss the advantages and disadvantages of credit purchases. Have the students defend or refute the statement, "credit is a privilege, not a right." Students should be able to cite one example for each side of statement.	Exhibit B Resource List Exhibit C Credit discipline	Student examples Teacher checklist
	1.2.1	Have students gather a list of "come-ons" or persuasive techniques used by stores and the media in order to encourage credit buying. Discuss the findings in class the following day. Optional: The teacher may wish to explore the various psychological motivations behind money purchases.	Television, local shopping centers, ads in magazines, newspaper	Student list of "come-ons" Teacher list

CONCEPT	CODE	INSTRUCTIONAL STRATEGIES/ LEARNING ACTIVITIES	RESOURCES/ MATERIALS	EVALUATION
	2.3.1 (Cont.)	Have students compute new balances and totals for finance charge and amount of payments for both accounts. Use as many figures as your class warrants.		
There are many types of credit available to a consumer. It is beneficial to select the type most suitable for a particular purpose.	3.1.1	Explain the concepts of a single payment and of a revolving payment account. Refer to "Managing Your Credit," Consumer Report 18, Bank of America. Bring in and show examples of billings from travel and entertainment cards to illustrate single payment plans. Use bank and retail credit card billings to demonstrate revolving credit.	"Charge Accounts" Section in "Managing Your Credit," Consumer Report 18, Bank of America	Teacher checklist
	3.1.2	Have the students obtain, compare, and complete credit applications from three different stores and companies. After reviewing applications and identifying the type of credit used, have the students list what they agree to do upon signing a credit contract. Allow two days for completion of assignment.	"Charge Accounts" Section in "Managing Your Credit," Consumer Report 18, Bank of America	Student list Teacher checklist
	3.2.1	Have students discuss the difficulties of obtaining credit if they have never charged purchases. Hand out Exhibit E to students and have the students brainstorm additional ways to establish credit. Have them list these additional strategies on Exhibit E. As an assignment have the students identify two strategies they will actually use in establishing credit and identify three	Exhibit E "Establishing Credit"	Student List Teacher checklist

CONCEPT	CODE	INSTRUCTIONAL STRATEGIES/ LEARNING ACTIVITIES	RESOURCES/ MATERIALS	EVALUATION
	3.2.1 (cont.)	business establishments where they could realistically apply for credit.		
	3.3.1	Hand out Exhibit F worksheet to students. Explain to students that they will be shopping for the best rates on a $200.00 loan for a personal purchase. Give the student's the following two day assignment: For an "A" grade - students will call or visit each listed establishment on the worksheet and obtain the cost of the monthly payments including interest charges, for their $200.00 loan. For a "B" grade - teacher will provide a monthly payment (include interest) figure and number of payments for each of the four credit institutions on Exhibit F. Have students compute the total cost for each credit institution and identify the most inexpensive cost by filling in the conclusion statement at the bottom of the worksheet. Conclude the activity by discussing the differences or similiarities in interest rates charged by businesses.	Exhibit F "The Cost of Credit from Four Different Sources"	Completed worksheet Teacher checklist

CONCEPT	CODE	INSTRUCTIONAL STRATEGIES/ LEARNING ACTIVITIES	RESOURCES/ MATERIALS	EVALUATION
The privilege of buying on credit requires a contract to hold you responsible for your debt. The Credit History Report is a record of your credit contracts.	4.1.1	Discuss with the students the purposes and functions of a Credit Report. Refer to "What's in Your Credit Report?," Consumer Report 22, Bank of America for a concise overview.	"What's in Your Credit Report?," Consumer Information Report 22 Bank of America Box 37128, San Francisco, California	
		Duplicate and distribute to the students Exhibit G handouts and quiz worksheet. Have students read Parts I and II of Exhibit G and answer the questions on Avtivity 1. The answer key is included in the Exhibit G packet.	Exhibit G "Your Credit Profile"	Completed quiz Teacher checklist
	4.2.1	Have students contact a local credit bureau agency and describe the methods of correcting misinformation and inaccuracies in a credit report. Have the students summarize findings by devising a checklist of "How to correct a Credit Report." Allow students a day to complete the assignment and review their checklists in a class discussion the next day.	Local credit bureau	Student checklist Teacher checklist
	4.3.1	Have the students review their notes taken during Activity 1.1.1 (Guest Speaker overview of credit use and abuse) Review the consequences of non-payment or delinquent payments in credit contracts. Have students list consequences on their activity 1.1.1 notes.	Guest Speaker Tape Recording Student Nots	Student notes Teacher checklist

CONCEPT	CODE	INSTRUCTIONAL STRATEGIES/ LEARNING ACTIVITIES	RESOURCES/ MATERIALS	EVALUATION
	4.4.1	Duplicate and distribute "Women and Credit Histories." Have the students read the section on community property in "Women and Credit Histories," prior to a class discussion. Discuss with the students the effects on a woman's credit standing if she resides in a community or non-community properly state. Have the students determine whether their state is a community or non-community property state. Have the students list the advantages and disadvantages of the two types of property states on a woman's desire to establish credit.	Exhibit B "Women and Credit Histories," Division of Credit Practices, Federal Trade Commission.	Student list
Problems involving credit can often be resolved by consulting the proper agency.	5.1.1	Have the students think of at least one product or service that their family has obtained in the last two years which was misrepresented, inadequate, or defective. Have students complete "Consumer Complaint Form" Exhibit H. You may wish to obtain a complaint form used in your specific region as a substitute for Exhibit H.	Exhibit H "Consumer Complaint Form"	Completed Complaint form
	5.1.2	Distribute Exhibit I, "Where to go for Help" in resolving a consumer complaint. Have the students read the exhibit and keep for future reference. If appropriate, teacher should have students match their written complaint (5.1.1) with the appropriate local agency. Have telephone directories or reproduce	Exhibit I "Where to go for Help" Telephone directories	Local agency list

CONCEPT	CODE	INSTRUCTIONAL STRATEGIES/ LEARNING ACTIVITIES	RESOURCES/ MATERIALS	EVALUATION
	5.1.2 (cont.)	pages of the directory that deal with Consumer Protection available to the students.		
		Administer Post-test Grade and review in class	Exhibit J	Key-Exhibit

EXHIBIT A

PRE - TEST

Directions: Circle either true or false below:

1. The law provides that you are not liable if your credit card is lost or stolen before it is received by you.

   True or False

2. The more assets you have, the more likely you will be given credit.

   True or False

3. California state law requires credit agencies to consider child and support payments to a person as assets.

   True or False

4. As a result of recent changes in federal and California credit laws, it is now more difficult for women to establish credit in their own name if they are married.

   True or False

5. The finance charge is the amount of money paid to use credit.

   True or False

6. The annual percentage rate provides a method of comparing credit costs.

   True or False

7. Prospective creditors aren't concerned with your past credit history when you apply for credit with them.

   True or False

8. A credit bureau is a compnay that gathers and sells information about consumers.

   True or False

9. The credit bureau obtains most of its information directly from creditors.

   True or False

10. The Equal Credit Opportunity Act allows discrimination on the basis of sex and marital status in any aspect of a credit transaction.

    True or False

EXHIBIT A - (Cont.)

PRE - TEST

11. Most creditors are in business to deny credit, not grant it.

    True or False

12. The credit bureau may charge you a fee for checking your file for you.

    True or False

EXHIBIT A - KEY

1. T
2. T
3. T
4. F
5. T
6. T
7. F
8. T
9. T
10. F
11. F
12. T

EXHIBIT B

RESOURCES LIST

"What You Ought to Know about Truth in Lending"
Board of Governors of the Federal Reserve System
Washington, D.C. 20551

"Managing Your Credit"
Consumer Information Report 18,
Bank of America, Bos 37128,
Sna Francisco, CA 94137

"What's in Your Credit Report"
Consumer Information Report 22,
Bank of America, Box 37128,
San Francisco, CA 94137

"Women's Rights Handbook" pp. 30-34
Information Pamphlet 9, 1976
California Department of Justice
3580 Wilshire Blvd., Suite 800
Los Angeles, CA 90010

"ON Guard" pp 7-9
Information Pamphlet 3, 1977
California Department of Justice
3580 Wilshire Blvd., Suite 800
Los Angeles, CA 90010

"Women and Credit Histories"
Division of Credit Practices
Federal Trade Commission
Washington D.C. 20580

EXHIBIT C

CREDIT DISCIPLINE

To help you build and maintain the self-discipline you need to keep your credit picture in good order, consider some of the following tactics:

1) Minimize the number of retail charge accounts and credit cards you have. This will limit your potential credit "liability."

2) Postpone, a credit purchase until you've thought it over for a few days (unless its for an emergency).

3) Protect your credit record by making payments on time and in the amount required.

4) Seek financial counseling if you need it. A reason for seeking financial counseling could be excessive debt.

5) Combine your credit use with a savings plan. After you pay off a revolving or installment debt, put the amount of that monthly payment into a savings account.

EXHIBIT D

CREDIT REGISTER

The Cost of $100.00 of
Revolving Credit

Payment Number	Balance at Beginning of Month	Finance Charge	Balance Plus Charge	Amount of Payment	New Balance
1	$100.00	$1.50	$101.50	$10.00	$91.50
TOTAL		$______		$______	

EXHIBIT E

ESTABLISHING CREDIT

In order to borrow money you must be at least 18 years old. Even with a co-signer it would be very difficult to get a loan if you were younger. You must also have a good credit rating.

How can a person obtain a credit rating if he or she has never "charged" anything before? If you have no references to say you always pay your bills when they are due, there are several ways to build a good reference.

1. Buy something on a lay-away plan. You promise that on a certain date every month you will make a payment until the item is paid for. You cannot take the merchandise until you have finished paying for it, so the store will either end up with the merchandise or your money. Be sure to go in every month as you have promised. See the same person if possible. That person can then state that you will keep your word and pay your bills.

2. Try to establish credit in small stores, such as clothing or jewelry stores. Speak to the manager and ask if you can pay half the cost of the merchandise immediately and finish paying for it on your next payday (law-away plan). The next time you purchase something in the store, ask if you can take the merchandise on credit.

3. If you own a car, always try to go to the same service station to buy your gas and have your car serviced. You will need to pay cash. After you have been a good cash customer for several months and they know you, ask to "charge" a tire until next payday.

Remember, always pay your bill when you have promised. To be a good credit risk, you must never break your promise to pay your bill.

Betty Hall and Mel Ross, California Survial, New York, 1979, p. 102

EXHIBIT F

THE COST OF CREDIT FROM FOUR DIFFERENT SOURCES

	Monthly Payments		Number of Payments		Total Cost
Retailer	$__________	x	__________	=	$__________
Bank	__________	x	__________	=	__________
Credit Union	__________	x	__________	=	__________
Loan Office	__________	x	__________	=	__________

The most inexpensive "total cost" is $__________ from the ________ __________.

EXHIBIT G

YOUR CREDIT PROFILE

PART I - What's included in your Credit Profile

In general, your credit report can obtain the following kinds of information about you:

1. Identification - Your credit report can contain your name, when you were born, Social Security number, current and previous addresses, date your file was opened at the credit bureau which is issueing this report.
2. Family Status - The report can contain your marital status and your spouse's name may be included in the report. This report might also tell how many dependents you have.
3. Public Record Information - The report will note, within certain limits, court judgments, tax liens against you, and any bankruptcies. It may also note your divorce or the death of your spouse.
4. Credit Accounts - The report can include the credit accounts you now have or have recently had whether they're joint or individual accounts, how long you've had each account, the credit limit or the amount of credit granted, how much you still owe, whether your payments are on time, recent past-due payments, and accounts sent to a collection agency.
5. Inquiries - In your report there will be a record of any inquiries the credit bureau has received. These are usually, within the past year, and concern credit information about you.

PART II - What's not included in your Credit Profile

1. Reputation - The credit report should not contain any information about your character or lifestyle. An investigative report may contain information about your lifestyle in addition to your credit history. These reports are often collected by insurance companies. The Fair Credit Reporting Act requires any business requesting an investigative report to notify you within three days of ordering the report.
2. Recommendation - The credit report should not contain any recommendations on whether or not you should receive credit. The report does not evaluate your credit worthiness. Creditors do that independently, each according to their own standards.
3. Negative Information - The credit report should not contain negative information beyond what the laws prescribe. For example, as of October 1, 1979, bankruptcies cannot be reported for mor than ten years. The time limits don't apply if your credit report is being used to evaluate your application for $50,000 or more in credit.

Quiz - What's in your Credit Report?

_____1. If a person has ever filed bankruptcy it will be included in a credit report for (a) 5 years, (b) 10 years (c) 15 years (d) 20 years (e) your lifetime.

_____2. Which of the following items would be available to a creditor if a person were applying for a home loan of $80,000? (a) Divorce (b) past due accounts (c) Number of dependents (d) All of the above (e) A & B only.

_____3. Which of the following items would not be available to a creditor obtaining a credit report? (a) Spouse's name (b) credit limits (c) Description of lifestyle - i.e. Jet set, beach bum, etc., (d) recent credit inquiries (e) your current address.

_____4. If a person requests an investigative report concerning you, the Fair Credit Reporting Act requires that you be notified within: (a) 24 hours (b) 3 days (c) 1 week (d) 1 month (e) 6 months.

Place an "I" beside the information that could be included on your credit report and an "N" beside those items which would not be included.

_____5. Recommendation for credit

_____6. Death of spouse

_____7. Number of credit accounts

_____8. How much is owed to creditors

_____9. Tax liens

____10. Your personal reputation

____11. Bankruptcy (within 10 years)

____12. Personal lifestyle

____13. Birth date

____14. Divorce

____15. Number of dependents

EXHIBIT G - KEY

1. B - 10 years
2. D - All of the above
3. C - Description of lifestyle
4. B - 3 days
5. N
6. I
7. I
8. I
9. I
10. N
11. I
12. N
13. I
14. I
15. I

EXHIBIT H

CONSUMER COMPLAINT FORM

Please complete both sides of this form (print or type). Attach copies of all documents (contracts, receipts, canceled checks, correspondence, etc.), if any, DO NOT SEND ORIGINALS.

CONSUMER	**COMPLAINT AGAINST**
Name	Name
Address: Number Street	Address: Number Street
City State Zip Code	City State Zip Code
Telephone (from 9 am to 5 pm)	Telephone (from 9 am to 5 pm)
Did you sign papers or documents?____ Yes-No If yes, attach copy.	Charge Account, Invoice or Contract No., if any.

Have you complained to the business__________ (Yes-No). Name(s) or person(s) with whom you have dealt.____Date________________

Have you filed a complaint with another agency?_______ (Yes-No).If yes, which one(s).

____

Name and address of company you make payments to___________________________

____

May we send copy of you complaint to the company or merchant whom you are complaining against?______ (Yes-No).

As briefly as possible, please give the details of your complaint. Include names and dates if you remember. Use the back of this page and any additional pages necessary.

What do you consider a fair and reasonable settlement?_____________________

____

I hereby certify that the information contained in this complaint and all of the information which I have given herein is true, correct and complete to the best of my knowledge, information and belief.

EXHIBIT I

WHERE TO GO FOR HELP

To report or inquire about possible deceptive, unlawful, or unfair practices, you may wish to contact the following agencies:

Federal Trade Commission
11000 Wilshire Blvd.
Los Angeles, CA 90024
(213) 824-7575

Information Services
California Department of Justice
3580 Wilshire Blvd.
Los Angeles, CA 90010

California Attorney General's Office
Public Inquiry Unit
555 Capitol Mall
Sacramento, CA 95814

(800) 952-5225

Credit History
Division of Credit Practices
Federal Trade Commission
Washington, D.C. 20580

Consumer Services Division
California Department of Consumer Affairs
107 S. Broadway, #8020
Los Angeles, CA 90012
(213) 620-4360

Major Travel & Economic Crime Division
District Attorney's Office
700 Civic Center Drive West
Santa Ana, CA 92702
(714) 834-3600

Office for Consumer Services
Department of Health, Education & Welfare
Washington, D.C. 20201

Federal Trade Commission
Pennsylvania Avenue at Sixth Street, N.W.
Washington, D.C. 20580

American Council of Consumer Interests
162 Stanley Hall
University of Missouri
Columbia, Missouri 65201

Consumer Federation of America
1012 14th Street, N.W.
Washington, D.C. 20005

National Consumers League
1029 Vermont Ave., N.W.
Washington, D.C. 20005

EXHIBIT J

POST - TEST

Directions: Please circle the correct answer or answers.

1) Which is not usually included in a credit report?

   a. Social Security Number
   b. Previous credit history
   c. Recommendation on whether or not you should receive credit
   d. Inquiries for credit information about you
   e. Current and previous addresses

2) The Equal Credit Opportunity Act primarily prohibits discrimination on the basis of:

   a. Race
   b. Age
   c. Religion
   d. Sex or marital status
   e. National Origin

3) Which of the following is not a community property state?

   a. Texas
   b. Alabama
   c. Washington
   d. New Mexico
   e. Arizona

4) Which are clear danger signals that you're getting over extended?

   a. Receiving past-due notices in credit bill statements
   b. Running out of money before payday
   c. Failing to save money, even a little each month
   d. Juggling payments - stalling one creditor to pay another

5) As a result of the recent changes in federal and California credit laws, it is now easier for a woman to establish credit in her own name if she is:

   a. Divorced
   b. Separated
   c. Married
   d. Widowed
   e. A swinging single

6) The amount that you still have to pay is the

   a. collateral
   b. balance
   c. finance charge
   d. prime rate
   e. interest

EXHIBIT J - (Cont.)

POST - KEY

7. The total interest percentage charged on a loan is the

   a. finance charge
   b. interest charge
   c. installment rate
   d. annual percentage rate
   e. revolving charge rate

8. All of the following except one are ways to register a complaint about a faulty product or service:

   a. Write a letter to the store manager
   b. Return the merchandise
   c. File a complaint with the local Consumer Protection Agency
   d. Call or write the local radio and T.V. Station
   e. Discuss with your neighbors.

EXHIBIT J - KEY

POST - TEST

1. C
2. D
3. B
4. A, B, C and D
5. C
6. B
7. D
8. E

EXHIBIT K

GLOSSARY

Annual Percentage Rate - The true interest percentage charged on a loan.

Balance Due - The amount that you still have to pay on a loan, plus the interest to date.

Borrower - The person who borrows the money.

Collateral - Property owned by you that is signed over to insure the repayment of a loan. If you do not pay your loan off, the lender keeps your property.

Contract - A legal agreement between two or more people, enforceable by law.

Credit - Buying things and paying later, or borrowing money and repaying later.

Credit Charge - Includes interest and other charges involved in a credit transaction, such as the cost of insurance, taxes, bookkeeping, and other items.

Creditor or Lender - The person, store, bank, credit union, or other institution that lends money or sells goods or services "on time."

Installment - A payment on your loan.

Installment Contract - A written legal agreement that states you will pay the loan. The contract includes the due dates of payments, the amount of interest charged, the name(s) of person(s) borrowing the money, and what will happen if you fail to make the payments. It is signed by the borrower(s).

Interest - The amount of money paid by the borrower for the use of the money borrowed.

Prime Rate - The lowest interest rate given to the bank's most creditworthy customers (generally commercial customers).

Principal - The sum of money that is borrowed.

Prorated - A term used by banks and other lending institutions. It means that the amount of interest you are charged for a loan will be distributed over a given period of time.

Source: Betty L. Hall and Mel Ross, California Survival, New York: 1979.

ACTIVITY PROGRESS EVALUATION (A.P.E)

EXHIBIT L

NAME ______________________

CLASS ______________________

UNIT CREDIT - USE AND ABUSE

CODE	ACTIVITY	DAY / DATE 1	2	3	4	5	6	VERIFICATION OF EVALUATION	EVALUATOR STUDENT AIDE TEACHER
1.1.1	Take per-test and correct Guest Speaker - take notes	X						S	
1.1.2	Advantages & Disadvantages of using credit		X					A/T	
1.2.1	Homework - List of "Come-ons"								
2.1.1	Read Danger Signals in using credit								
1.2.1	Discuss list of "Come-ons"			X				A/T	
2.1.1	List 3 "Danger Signals" of using credit							A/T	
2.2.1	Figuring the "Safe debt" to income ratio							A/T	
2.3.1	How to use a credit register				X			A/T	
3.1.1	Differences between a single and a revolving payment plan							T	
3.1.2	Complete 3 credit applications-2 day assign.								
3.2.1	How to establish credit, two alternatives to use					X		T	
3.3.1	Comparing the cost of credit from different sources (2 day) assignment							A/T	
3.1.2	Review completed credit applications						X	T	
4.1.1	What's in Your Credit Report - worksheet							T	

ACTIVITY PROGRESS EVALUATION (A.P.E)

EXHIBIT L

NAME ______________________

CLASS ______________________

UNIT CREDIT - USE AND ABUSE

CODE	ACTIVITY	DAY / DATE	7	8	9	10	11	12	VERIFICATION OF EVALUATION	EVALUATOR STUDENT AIDE TEACHER
3.3.1	Review results of the cost of credit		X						T	
4.2.1	Contact your local credit bureau - create a checklist (due next day)								T	
4.2.1	Review completed checklist			X					T	
4.3.1	Consequences of abusing credit								T	
4.4.1	Women and establishing credit								T	
5.1.1	How to register a complaint				X				T	
5.1.2	Where to go for help								T	
	Take the post-test and grade								A/T	